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ABSTRACT

The present effectiveness and future direction of monetary award programs administered by the Illinois State Scholarship Commission is examined in three surveys. A random sample of 1,000 was drawn from the total number of scholarship recipients during the 1967-68 and 1970-71 academic years; 2,000 from the 1973-74 survey. It is shown that: (1) scholarship respondents were divided about evenly between men and women, with slightly more men in the grant respondent groups; (2) the grant group includes substantially more commuters (54 percent) than the scholarship group, which is related to the greater percentage of grant respondents enrolled in public two-year colleges; (3) both scholarship and grant group distributions are skewed toward the freshman and sophomore levels; and (4) decreasing percentages of grant respondents attend private four-year colleges over the period studied, with a shift from private four-year colleges to public two-year colleges. The distribution is more stable for scholarship respondents. These findings are discussed in terms of the impact of awards on access and choice of college, theory and reality of financing a college education, opinions and attitudes toward financial aid. The findins can also be applied to operational decisions regarding student financial aid administration and policies. (LBH)

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ILLINOIS STATE SCHOLARSHIP COMMISSION

JUNE, 1975

A LONGITUDINAL STUDY OF ILLINOIS STATE SCHOLARSHIP COMMISSION MONETARY AWARD RECIPIENTS

1967-1974

A LONGITUDINAL STUDY OF

ILLINOIS STATE SCHOLARSHIP COMMISSION MONETARY AWARD RECIPIENTS

1967 – 1974

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PART I

INTRODUCTION TO THE STUDY AND DESCRIPTION OF THE RESPONDENTS

A. A Brief Description of the Illinois State Scholarship Commission

In 1957, the Illinois General Assembly enacted a law creating the Illinois State Scholarship Commission (ISSC) to provide financial assistance to financially needy Illinois college undergraduate students attending both public and private institutions in Illinois. As of September, 1974, thirty-eight states have established similar comprehensive programs of student financial assistance assisting residents to attend public or private colleges. The following quotation from the Illinois Higher Education Student Assistance Law (The School Code of Illinois – Section 30-15, p. 287 of 1967 edition) is a typical expression of the primary purpose of such programs:

> *The General Assembly has found and hereby declares that the provision of a higher education for all residents of the state who desire such an education and are properly qualified therefore is important to the welfare and security of this State and Nation . . . A system of financial assistance of scholarships, grants, and guaranteed loans for qualified residents of college age will enable them to attend qualified institutions of their choice in the State, public or private.*

The Illinois State Scholarship Commission was established in June, 1957, to develop a state scholarship program. Originally, the qualification requirements for scholarship candidates were, first, high academic potential and, second, financial need. In September, 1958, the first class of state scholarship recipients entered college. Since that time there have been rapid increases in the number of awards and the addition of new programs.

Three significant landmarks can be identified in the evolution and development of ISSC programs to their present status. In September, 1961, funds remaining from the scholarship appropriation were first used for noncompetitive awards to sophomores, juniors, or seniors in qualified Illinois colleges. In August, 1965, the State Guaranteed Loan Program was enacted and was placed under the Scholarship Commission for administration. As of August, 1967, the noncompetitive monetary awards were extended to include all undergraduate class levels and no measure of academic potential was required in order to be considered for a need-based award.

To keep pace with the continuing increase in college costs, monetary award maximums were increased in 1964-65 from the original $600 (for tuition and mandatory fees) to $750. The maximum was again increased to $1,000 in 1966, with $100 increases beyond this in 1968, in 1969, and in 1973. The maximum award for academic year 1973-74 was $1,300.

The growth in both number of monetary awards and appropriations by the state from General Revenue funds during the first sixteen-year history of the Commission is depicted as follows:

Years	Program	Dollars Appropriated	No. of Awards
1958–59	Scholarships	$ 600,000	1,458
1959–61	Scholarships	3,000,000	6,100
1961–63	Monetary Awards	4,800,000	8,780
1963–65	Monetary Awards	4,950,000	10,027
1965–67	Monetary Awards	10,000,000	16,279
1967–69	Monetary Awards	29,800,000	45,298
1969–70	Monetary Awards	27,200,000	38,270
1970–71	Monetary Awards	34,600,000	48,369
1971–72	Monetary Awards	41,755,000	56,893
1972–73	Monetary Awards	54,480,000	69,588
1973–74	Monetary Awards	55,352,000	72,444
	Total	$266,537,000	373,506

B. Overview, Design and Purpose of the Study

This report describes a series of studies carried out to determine the present effectiveness and future direction of monetary award programs administered by the Illinois State Scholarship Commission.

This study consistently differentiates for evaluation and analysis two types of monetary award recipients, namely, those receiving scholarships and those receiving grants. Both types are subject to the same need analysis formula and are required to meet identical eligibility requirements regarding state residency, U.S. citizenship, high school graduation (or equivalent), and full-time enrollment in an approved non-profit Illinois college or university[1] as an undergraduate student who had not already obtained a baccalaureate degree.

All references to *scholarship recipients* designate monetary award recipients who are also named *state scholars* by the ISSC. A state scholarship demonstrates high academic potential on the basis of academic ability test scores and academic record achieved in high school. Participation in the state scholar program is voluntary and is not required in order to apply for a monetary award. About 45,000 juniors each year apply for state scholar recognition. About 16,000 are so designated each year.

The term *grant recipients* refers to monetary award recipients who either did not ask to be considered for, or did not qualify for, state scholar recognition.

All monetary award recipients must demonstrate the need for financial aid to attend the Illinois college of their choice. The distinction between scholarship recipients (high ability students) and grant recipients (mostly average ability students) enables Illinois and other states to observe significant differences in the major variables of this study – characteristics of award winners, program impact on access and/or choice, how students finance their education, a comparison of theory and reality of contributions to meet college costs – by ability levels.

Nationwide, in 1973-74 about 30% of all states' funds for financial aid to students were limited to high ability students with financial need. Whenever allocated funds are insufficient to meet the needs of all potential applicants, a basic question must be faced – shall a measure of ability or financial need be used to match available dollars with the need of applicants?

The question of whether or not to retain academic ability and achievement as criteria for awarding state financial aid is not a dead issue. Illinois, like all public entities, has competing demands on its fiscal resources which exceed revenue. Choices must be made. Historically, tested academic aptitude, ability or potential as revealed in standardized tests and/or academic achievement as shown in high school grades have been used in decisions about providing state financial aid to students. Current trends are to disregard *relative* measures of academic ability and/or achievement such as the rank in high school graduating class, or the percentile rank of a test score as compared with a pertinent norm group, and to use some measure of nominal status, such as whether or not an applicant has graduated from an accredited state high school. For the purposes of this study, we retain the distinction between scholarship and grant recipients to (a) maintain a longitudinal view dating back to the original 1967-68 study (b) enable the reader to compare these data with those from commissions with similar programs in other states, and (c) provide a baseline data bank in the event that Illinois may sometime be forced to differentiate among applicants on some relative measure.

The background of the present study began with the publication of the *Master Plan — Phase II* by the State of Illinois Board of Higher Education in December 1966. The Master Plan called for joint studies between the Board and the ISSC. Among the study objectives listed in the Master Plan (p. 44) were two which in essence express the purposes of the present study:

1. How do the scholarship and grant programs affect college attendance patterns among the various types of institutions?
2. What is the impact of the programs upon personal financing patterns of students from various income levels, commuter and resident students, those employed, those who borrow, etc?

The Board's recommendation for a joint study resulted in the first of the three described in the present report.

The first survey included data gathered from monetary award recipients in the 1967-68 award year. The results of that survey were published in an extensive report (*A Study of 1967-68 Scholarship and Grant Recipients*, by Joseph D. Boyd and Robert H. Fenske, the Illinois State Scholarship Commission, May, 1969) and in a brief capsule

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[1] In this report, the term *college* is used to designate all Illinois non-profit postsecondary institutions offering at least a two-year program.

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report distributed in the fall of 1969. A replication of the 1967-68 survey was conducted in the 1970-71 award year. The findings were not published in a formal report, but, as with the earlier survey, were used to modify and improve ISSC programs and operations. With the addition of the 1973-74 survey, conducted at an interval identical to that between the two earlier surveys, the longitudinal view of the aspects examined in these surveys extends from the 1967-68 academic year through the 1973-74 academic year.

Embodied in the general objectives of all three surveys and the analysis of the findings are the following questions:

1. What effects do the programs of financial assistance and the level of funding have on
   a. decision to attend and to remain in college, and
   b. distribution of resources for college among gift aid, loans, self-help, and parents' contributions?
2. How do students really finance college costs, and how does reality compare with the theoretical expectations derived from the financial need analysis standardized formula?
3. How do students feel about the program from which they are benefiting?

Due to changing patterns of family support for college expenses related to increasingly early financial and legal emancipation of 18 to 22 year olds, the 1973-74 survey also investigated the current trends in student attitudes about the importance of financial independence from parents and the implications for the ISSC of such trends.

The basic approach of this study is longitudinal; that is, analysis in trends and changes over the period encompassed by the three surveys (April, 1968, April, 1971, and April, 1974) which generated the data described and analyzed in this report.

In designing the initial survey, careful consideration of the possible research methods for a study of this type led to the conclusion that the data would best be gathered through a questionnaire. Several consultations were held between research staff members of the Board of Higher Education and staff of the Illinois State Scholarship Commission, resulting in the development and refinement of the questionnaire used. A reproduction of the questionnaire used in the original survey was included in the appendix of the report of that survey (Boyd and Fenske, ibid.). Essentially the same questionnaire was used in the 1970-71 survey, and also in the 1973-74 survey (with an addendum of two questions). A reproduction of the questionnaire used in the 1973-74 survey is included as Appendix A of this report.

In all three surveys, the researchers were careful to assure the respondents that their replies would be held in strict confidence. It was, in fact, an integral part of the procedure that a recipient's responses could not in any way be tied to Commission records about that student.

Standard techniques and procedures were used to determine and to select the sample. The study population was defined as (1) all monetary award scholarship recipients during the academic year in which the survey was conducted and (2) all grant award recipients during the academic year. In all three surveys, a random sample of 1,000 was drawn from the total number of scholarship recipients during the academic year. A random sample of 1,000 was also drawn from the grant award recipients in the 1967-68 and the 1970-71 surveys. The sample was increased to 2,000 grant recipients during the 1973-74 survey due to the large increase in the number of recipients. Thus, the finite study population of scholarship and grant recipients, respectively, was 9,297 and 6,586 in 1967-68; 14,292 and 34,077 in 1970-71; and 13,488 and 58,956 in 1973-74.

Simple systematic random sampling was used for the grant recipient group with the study population arranged in order of Social Security number. It was judged that this method could provide an unbiased sample in every respect that would be of importance to the study.

A stratified proportionate sampling method was used to draw the sample of scholarship recipients. The student's ISSC identification number was used for this group since Social Security numbers were not available for all recipients. The numbers were arranged in order of the competitive selection score, which indicates a composite of academic high school record and test scores. An equal proportion was drawn from each strata by using the "0" numeric digit in the 100th position in the 7-digit number. This method produced an even distribution within each stratum and insured that all ability levels of scholarship recipients were represented equally in the sample.

For the initial survey, the final draft of the questionnaire was pilot-tested on a group of scholarship and grant recipients at Illinois State University. Further refinements were made on the basis of this test. The students

participating in the pilot test were not included in the sample. The questionnaire was mailed in April, 1968, to the home address of each student in the sample. No additional mailings were made. Since essentially the same questionnaire was used for the two subsequent surveys, no pilot tests were deemed necessary. The questionnaires were mailed in April, 1971, for the second survey and in April, 1974, for the last survey.

After data collection was terminated in early June in all three of the surveys, the information on the questionnaires was edited, coded, and placed on punch cards; in the case of the last two surveys, the data were then transferred to magnetic tape for computer analyses. The percentage of usable questionnaires (those with no more than two unanswered items) in the initial survey was 75.7% for the scholarship sample and 63.0% for the grant sample. These response rates were 70.7% and 58.7%, respectively, for the 1970-71 survey. For the 1973-74 survey, the response rates were 71.7% and 52.1%, respectively. The overall response rate (scholarship and grant samples combined) was 69.3% for the initial survey, 64.7% for the second survey, and 58.4% for the last survey. Obviously, the trend is for decreased response rates in this series of surveys. This trend may be due to a variety of reasons, including the fact that the Illinois State Scholarship Commission has been in existence long enough to perhaps be taken for granted by the recipients. It is also well known that nearly all research surveys, especially of college students, are experiencing increasing difficulty obtaining responses to mailed questionnaires and even face-to-face interviews. Whatever the reason, even the lowest of these percentages is a respectable figure in comparison to other mail questionnaire surveys, and in view of the fact that no follow-up procedures were utilized.

A more important consideration in respect to the response rates in comparison with other surveys is the extent of possible bias between the responses of those who chose to answer the questionnaire and those who did not. Chi-square tests to determine representativeness were applied to the differences between the study population and the sample on distributions of a number of pertinent background variables, namely, sex, class level, and type of institution in which the student was matriculating (public/nonpublic). The tests were made for both scholarship and grant recipients. A second set of Chi-square tests were made on the differences between respondents and non-respondents on distributions of the same background variables. Again, the tests were applied to both scholarship and grant recipients. As shown in Table 1.1, there were no statistically significant differences shown (1% level) on any of the 12 Chi-square tests.

TABLE 1.1

CHI-SQUARE VALUES FOR CONTROL VARIABLES: SCHOLARSHIP AND GRANT SAMPLES VERSUS UNIVERSE; RESPONDENTS VERSUS NONRESPONDENTS

Control Variables	df	Tabled Value of X^2 at .01 Level of Significance	Sample vs. Universe: Computed Value of X^2			Respondents vs. Nonrespondents: Computed Value of X^2		
		Scholarship Sample	1967–68	70–71	73–74	1967–68	70–71	73–74
Sex	1	3.84	0.01	0.01	0.01	0.67	0.01	0.01
Class Level	3	7.81	1.70	1.93	1.88	2.45	3.30	3.87
Type of Institution	3	7.81	0.47	0.68	0.59	0.07	0.91	1.10
		Grant Sample						
Sex	1	3.84	0.01	0.01	0.01	0.43	0.01	0.01
Class Level	3	7.81	0.55	0.61	0.90	1.04	1.38	1.18
Type of Institution	3	7.81	0.37	0.40	0.51	0.92	1.06	1.15

Following standard procedure in survey research, these tests indicate that the findings of this study are directly applicable and can be generalized to the defined population.

This report is organized as follows: the plan of analysis throughout the study includes (a) an examination of trends over the period encompassed by the three surveys (1967-68 academic year through the 1973-74 academic year) and (b) a basic comparison of data for scholarship recipients versus grant recipients. Within both of these comparisons and for each dependent variable deemed important by the authors, comparisons were made among four control variables: sex, commuter/resident status, class level, and type of institution. These divisions, consistently used as test variables to determine significant differences, were selected because it was important to learn if significant variances occurred among the sub-groups for any of these factors. As indicated previously, important differences in these variables could lead to important program changes and improvements.

The selection of analytical procedures was conditioned by the decision to display the data in cross-tabulations wherever possible in preference to summary statistics. This decision was made because, to the authors' knowledge, no similar study has yet been made on a state-wide basis; and it was thought that many institutional financial aid officers as well as other state scholarship commissions would be interested in examining the distributions of many of the variables.

The remainder of this report is organized as follows:

1. The balance of this section presents a profile on important variables, e.g. marital status, age distribution, etc. This information is provided as a background for examination of the findings which comprise the remainder of the report.
2. Part II examines the impact of ISSC monetary awards on college attendance and college choice.
3. Part III is an interpretative analysis of the relationship between computed financial resources and the actual resources used by the students. This section compares the theory and the reality of financing college costs in Illinois.
4. The fourth major section examines the expressed views of the respondents on their financial independence from parents, the use of monetary awards out-of-state, the degree to which they utilized the Basic Educational Opportunity Grant, and general subjective (unstructured) comments on the scholarship and grant programs.
5. The final part summarizes the findings of the series of surveys, and includes an overview of the salient results as well as a discussion of the implications for the continued operation and improvement of ISSC programs.

C. Background and Financial Characteristics of the Respondents

This section presents a "profile" of the respondents by describing their salient typical characteristics based on background information about them. The purpose is to provide a frame of reference or basis for interpreting the material in later chapters that describe their responses about sources of income, attitudes toward independence from parents, etc.

As indicated earlier, four background variables will be consistently used for cross-analysis of the responses from both the scholarship and grant groups. Following common practice, these are designated as control variables: (1) sex (2) commuter/resident status (3) class level and (4) type of institution. The first part of this section will give the respondents' profile on the four control variables; the remainder will describe other important background characteristics in a similar fashion.

Sex

As shown in Table 1.2, the scholarship respondents were divided about evenly between men and women in all three surveys, while the grant respondents had a larger percentage of males in the initial survey and a slightly larger percentage of females in the last survey. These distributions closely follow the proprotions of men and women in both this sample and the universe. However, there is some tendency for females to respond in higher proportion than males. Since marked differences between men and women exist on several of the dependent variables (e.g., average pay per hour) the difference in distribution of sex between scholarship and grant recipients should be kept in mind.

TABLE 1.2

DISTRIBUTION OF SEX OF RESPONDENTS

Sex	1967–68 N	1967–68 %	1970–71 N	1970–71 %	1973–74 N	1973–74 %
Scholarship Respondents						
Male	363	49.3	373	52.8	370	52.0
Female	373	50.7	333	47.2	341	48.0
Total	736	100.0	706	100.0	711	100.0
Grant Respondents						
Male	358	57.5	296	51.0	489	47.1
Female	265	42.5	284	49.0	550	52.9
Total	623	100.0	580	100.0	1,039	100.0

Commuter/Resident Status

Whether the student lived at home and commuted to college or established a separate domicile (for example, a dormitory room or apartment) on or near the campus has important implications for many of the variables in this study, e.g. the amount of parents' financial contribution. In the initial survey, living arrangements were designated as either "commuter" or "resident." The last two surveys added a category designated as "other" because of the increasing numbers of respondents who did not fall clearly into the definition of commuter status as used in this study (living in the parental or relatives' home) or as a resident on the campus or in campus-approved housing. The "other" category largely includes married adult respondents who maintain their own domicile apart from either their parents' home or a campus-type residence. This distribution, for both grant and scholarship respondents, is shown in Table 1.3.

TABLE 1.3

COMMUTER/RESIDENT STATUS OF RESPONDENTS

Status	1967–68 N	1967–68 %	1970–71 N	1970–71 %	1973–74 N	1973–74 %
Scholarship Respondents						
Commuter	171	22.9	218	30.9	227	32.1
Resident	576	77.1	449	63.6	436	61.5
Other	*	*	39	5.5	45	6.4
Total	747	100.0	706	100.0	708	100.0
Grant Respondents						
Commuter	225	36.2	260	44.7	558	53.8
Resident	397	63.8	267	46.0	404	38.9
Other	*	*	54	9.3	76	7.3
Total	622	100.0	581	100.0	1,038	100.0

*Data not categorized in 1967–68 Study

Class Level

This variable was selected because the authors believe that students embarking on an academic career as freshmen will have far different perceived financial need than seniors nearing their goal of completing educational preparation for full employment. In addition to the factor of length of college career remaining for which financial aid may be needed, the factor of experience is also important; for example, an upperclassman may find by experience that he or she can devote more time to working for pay in the academic year than he or she anticipated as a freshman. As shown in Table 1.4, the grant respondents were distributed quite evenly across the class levels in the initial survey, but the distribution becomes more skewed toward the earlier class levels in the final two surveys. The preponderance of scholarship respondents at the freshman and sophomore level is attributable to the much larger number of new scholarship recipients at this level compared with the upper division because of the annual increases in appropriations over the period encompassed by the surveys. (For certain analyses later in this report, freshmen are compared with the aggregate of all other classes.)

TABLE 1.4

CLASS LEVELS OF RESPONDENTS

Class Level	1967-68		1970-71		1973-74	
	N	%	N	%	N	%
Scholarship Respondents						
Freshman	281	37.4	237	33.8	240	33.8
Sophomore	240	32.0	232	33.0	217	30.6
Junior	118	15.7	168	23.9	162	22.8
Senior	112	14.9	65	9.3	91	12.8
Total	751	100.0	702	100.0	710	100.0
Grant Respondents						
Freshman	147	23.5	181	31.1	321	31.0
Sophomore	158	25.2	176	30.2	289	27.8
Junior	176	28.1	128	22.0	244	23.5
Senior	145	23.2	97	16.7	184	17.7
Total	626	100.0	582	100.0	1,038	100.0

Type of Institution

The distribution of the respondents by the type of institution in which they were enrolled differs between the two programs and also among the three surveys. In the initial survey, a higher percentage of grant recipients attended non-public colleges than did scholarship recipients. For grant recipients, this distribution changed markedly, with a very significant drop in the percentage attending four-year private institutions from the initial survey to the second survey, with a further drop to less than one-third in 1973-74. Accounting for much of this shift is the increase in the percentage attending public two-year colleges. The distribution among the scholarship recipients showed much less change, but a similar pattern to the grant recipients. There was a decline in percentage attending private four-year colleges and an increase in the percentage attending public two-year colleges. For many of the analyses in the remainder of this report, two- and four-year categories are combined into the categories of public and private.

TABLE 1.5

TYPE OF INSTITUTIONS ATTENDED BY RESPONDENTS

Type Institution	1967-68 N	1967-68 %	1970-71 N	1970-71 %	1973-74 N	1973-74 %
Scholarship Respondents						
Pub. 4 yr.	302	40.3	302	43.2	293	41.3
Pub. 2 yr.	13	1.7	24	3.4	37	5.2
Nonpub. 2 yr.	4	0.5	0	0.0	3	0.4
Nonpub. 4-yr.	431	57.5	373	53.4	360	50.8
Tech/Prof.	*	*	*	*	16	2.3
Total	750	100.0	699	100.0	709	100.0
Grant Respondents						
Pub. 4 yr.	145	23.2	279	48.2	468	45.2
Pub. 2 yr.	15	2.4	57	9.8	168	16.2
Nonpub. 2-yr.	19	3.0	16	2.8	34	3.3
Nonpub. 4-yr.	447	71.4	227	39.2	334	32.2
Tech/Prof.	*	*	*	*	32	3.1
Total	626	100.0	579	100.0	1,036	100.0

*Data not categorized for 67-68 and 70-71 studies

The remainder of this section presents the tabular distribution of ten background characteristics of the respondents. These characteristics include historical data (e.g. size of high school graduating class); innate characteristics (e.g., racial ancestry); or variables that have indirect bearing on the focus of the study (e.g., number of different colleges attended). They are similar to the background variables selected as control variables, but they are not consistently used to cross-analyze other responses.

Type of High School

The distribution of type of high schools from which respondents graduated conforms closely to that of the total sample and the defined study population. The distributions show a notable decline in the percentage of grant respondents who graduated from Catholic high schools. Over the period studied, the trend results in a distribution which is very similar to that for scholarship respondents.

TABLE 1.6

TYPE OF HIGH SCHOOL FROM WHICH RESPONDENTS GRADUATED

Type of High School	1967-68 N	1967-68 %	1970-71 N	1970-71 %	1973-74 N	1973-74 %
Scholarship Respondents						
Public	545	74.4	502	69.9	530	74.7
Catholic	178	24.3	192	27.2	170	23.9
Lutheran	3	0.3	4	0.6	7	1.0
Independent	7	1.0	4	0.6	0	0.0
Other	*	*	5	0.7	3	0.4
Total	733	100.0	707	100.0	710	100.0

TABLE 1.6 (Continued)

TYPE OF HIGH SCHOOL FROM WHICH RESPONDENTS GRADUATED

	Grant Respondents					
Public	412	66.8	431	73.9	784	75.2
Catholic	196	31.8	142	24.4	213	20.5
Lutheran	2	0.3	1	0.2	6	0.6
Independent	7	1.1	3	0.5	12	1.2
Other	*	*	6	1.0	26	2.5
Total	617	100.0	583	100.0	1,041	100.0

* Data not categorized in 1967-68 report

Size of High School Graduating Class

A larger percentage of the scholarship respondents than the grant respondents come from large graduating classes. As shown in Table 1.7, this tendency is consistent across the three surveys.

TABLE 1.7

NUMBERS AND PERCENTAGE DISTRIBUTIONS OF THE SIZES OF HIGH SCHOOL GRADUATING CLASSES OF RESPONDENTS

	Scholarship Respondents					
Size of Graduating Class	1967-68		1970-71		1973-74	
	N	%	N	%	N	%
1 - 49	45	6.1	35	5.0	47	6.6
50 - 99	68	9.2	75	10.6	86	12.1
100-199	110	14.9	125	17.7	98	13.8
200-399	233	31.8	207	29.2	161	22.7
400-599	142	19.3	136	19.3	152	21.4
600-999	115	15.6	112	15.9	123	17.3
1000-up	23	3.1	16	2.3	43	6.1
Total	736	100.0	706	100.0	710	100.0

	Grant Respondents					
Size of Graduating Class	1967-68		1970-71		1973-74	
	N	%	N	%	N	%
1 - 49	53	8.5	30	5.2	71	7.0
50 - 99	65	10.5	77	13.2	95	9.4
100-199	110	17.7	88	15.1	140	13.8
200-399	182	29.3	164	28.2	279	27.5
400-599	114	18.4	116	19.9	216	21.3
600-699	75	12.1	90	15.5	172	16.9
1000-up	22	3.5	17	2.9	42	4.1
Total	621	100.0	582	100.0	1,015	100.0

Age

Table 1.8 shows that while the age distribution of scholarship respondents tended to conform quite closely to the normal undergraduate age span, comparatively large percentages of the grant respondents tended to be older. Furthermore, there is a very significant increase in this tendency. By the 1973-74 survey, over 30% of the grant respondents were at least 22 years of age.

TABLE 1.8

NUMBERS AND PERCENTAGE DISTRIBUTIONS OF THE AGES OF RESPONDENTS

Scholarship Respondents

Years of Age	1967–68		1970–71		1973–74	
	N	%	N	%	N	%
17	1	0.1	2	0.3	4	0.6
18	167	23.2	143	20.3	135	19.3
19	255	35.4	246	35.0	216	31.0
20	158	21.9	204	29.0	205	29.4
21	111	15.4	84	11.9	101	14.4
22	23	3.2	23	3.3	33	4.7
23	5	0.7	1	0.1	1	0.1
24	1	0.1	1	0.1	2	0.3
25	0	0.0	0	0.0	0	0.0
26–29	0	0.0	0	0.0	0	0.0
30–34	0	0.0	0	0.0	1	0.1
35–39	0	0.0	0	0.0	0	0.0
40–44	0	0.0	0	0.0	0	0.0
45–49	0	0.0	0	0.0	1	0.1
Total	721	100.0	704	100.0	699	100.0

Grant Respondents

Years of Age	1967-68		1970-71		1973-74	
	N	%	N	%	N	%
17	1	0.2	3	0.5	8	0.8
18	81	13.0	96	16.6	165	16.1
19	136	22.0	169	29.3	237	23.1
20	159	25.7	117	20.2	189	18.4
21	145	23.5	82	14.2	114	11.1
22	47	7.6	39	6.7	73	7.1
23	18	2.9	18	3.1	40	3.9
24	5	0.8	14	2.4	40	3.9
25	6	1.0	6	1.0	35	3.4
26–29	13	2.1	22	3.8	66	6.4
30–34	3	0.5	6	1.0	34	3.3
35–39	1	0.2	5	0.9	16	1.6
40–44	1	0.2	2	0.3	5	0.5
45–49	2	0.3	0	0.0	4	0.4
Total	618	100.0	579	100.0	1,026	100.0

Marital Status

As would be expected from the difference in age distribution, a higher percentage of scholarship respondents than grant respondents were single. The distribution of marital status, age, and other variables indicates that in general, the group of scholarship recipients closely approximates the profile of a typical undergraduate student body at a public or private four-year liberal arts college. The profile of grant respondents, on the other hand, more closely approximates the student body at a typical public two-year college.

TABLE 1.9

MARITAL STATUS OF RESPONDENTS

Scholarship Respondents

Marital Status	1967-68		1970-71		1973-74	
	N	%	N	%	N	%
Never Married	715	97.1	679	96.0	680	95.6
Married	21	2.9	28	4.0	31	4.4
Separated	0	0.0	0	0.0	0	0.0
Divorced	0	0.0	0	0.0	0	0.0
Widowed	0	0.0	0	0.0	0	0.0
Total	736	100.0	707	100.0	711	100.0

Grant Respondents

Marital Status	1967-68		1970-71		1973-74	
	%	N	%	N	%	N
Never Married	573	92.1	514	88.3	848	81.7
Married	43	6.9	57	9.8	139	13.4
Separated	2	0.3	3	0.5	14	1.3
Divorced	3	0.5	8	1.4	35	3.4
Widowed	1	0.2	0	0.0	2	0.2
Total	622	100.0	582	100.0	1,038	100.0

Racial Ancestry

A notable trend revealed in Table 1.10 is that the participation by blacks and other minorities in the grant program has increased significantly over the six years encompassed by the series of surveys. The scholarship distribution has remained consistent over this period.

Vocational Aspirations

While there is a surprisingly close correspondence in type of vocational aspirations between scholarship and grant recipients in the initial survey, considerable divergence is seen by the 1970-71 survey, and a pattern of even more marked differences is shown by the time of the last survey. The percentage of respondents indicating business as a vocational preference increases among both groups with a particularly notable difference in the scholarship group. The most striking difference is the drop in aspiration for education as a vocational goal, especially in the scholarship group. Health, and arts and humanities, record an increase over the period studied.

TABLE 1.10

RACIAL ANCESTRY OF RESPONDENTS

Racial Ancestry	1967-68 N	1967-68 %	1970-71 N	1970-71 %	1973-74 N	1973-74 %
Scholarship Respondents						
Am. Indian	1	0.1	4	0.6	2	0.3
Black	6	0.8	5	0.7	5	0.7
Chicano	*	*	3	0.4	4	0.6
Oriental	9	1.2	4	0.6	8	1.1
Puerto Rican	*	*	0	0.0	2	0.3
White	716	97.6	690	97.6	685	96.7
Other	2	0.3	1	0.1	4	0.6
Total	734	100.0	707	100.0	710	100.0
Grant Respondents						
Am. Indian	0	0.0	9	1.6	8	0.8
Black	40	6.4	95	16.4	196	19.0
Chicano	*	*	2	0.3	20	1.9
Oriental	6	1.0	8	1.4	9	0.9
Puerto Rican	*	*	4	0.7	13	1.3
White	572	92.1	457	78.9	775	74.8
Other	3	0.5	4	0.7	13	1.3
Total	621	100.0	579	100.0	1,034	100.0

*Data not categorized in 1967-68 survey

TABLE 1.11

VOCATIONAL ASPIRATIONS OF THE RESPONDENTS

Vocational Areas	1967-68 N	1967-68 %	1970-71 N	1970-71 %	1973-74 N	1973-74 %
Scholarship Respondents						
Education	255	34.8	203	28.8	114	16.3
Soc. Sci.	67	9.1	51	7.2	68	9.7
Business	96	13.1	113	16.0	178	25.4
Science	110	15.0	90	12.8	95	13.6
Agriculture	4	0.5	9	1.3	13	1.9
Health	51	6.9	64	9.1	96	13.7
Arts/Humanities	52	7.1	55	7.8	71	10.2
Engineering	65	8.8	60	8.5	41	5.9
Trade/Indus.	6	0.8	5	0.7	9	1.3
Other*	29	3.9	55	7.8	14	2.0
Total	735	100.0	705	100.0	699	100.0

TABLE 1.11 (Cont.)

VOCATIONAL ASPIRATIONS OF THE RESPONDENTS

	Grant Respondents					
Vocational Areas	1967-68		1970-71		1793-74	
	N	%	N	%	N	%
Education	228	36.7	206	35.6	254	25.0
Soc. Sci.	79	12.7	41	7.1	104	10.2
Business	110	17.7	104	18.0	213	21.0
Science	63	10.1	29	5.0	63	6.2
Agriculture	7	1.1	7	1.2	25	2.5
Health	23	3.7	44	7.6	161	15.8
Arts/Humanities	45	7.2	49	8.5	108	10.6
Engineering	34	5.5	22	3.8	35	3.4
Trade/Indus.	6	1.0	20	3.5	27	2.7
Other*	27	4.3	56	9.7	26	2.6
Total	622	100.0	578	100.0	1,016	100.0

*The 67-68 figures included 4 scholarship and 7 grant recipients who indicated they were "undecided."

College Grade Average

On the questionnaire the respondents were asked to indicate their letter grade average in the preceding term. Both the scholarship and grant respondent groups showed a trend toward higher grades from 1967-68 through 1973-74, corresponding to a national increase in college grades. As might be expected from the difference in qualifications for the scholarship program (high academic ability and achievement) versus the grant program (financial need only), the scholarship respondents reported consistently higher grades than the grant respondents.

TABLE 1.12

NUMBERS AND PERCENTAGE DISTRIBUTIONS OF RESPONDENTS
GRADE AVERAGES FOR THE PRECEDING TERM

	Scholarship Respondents					
Self-reported Grade Average	1967-68		1970-71		1973-74	
	N	%	N	%	N	%
A	64	8.7	57	8.1	116	16.4
A-	97	13.2	106	15.0	144	20.3
B+	131	17.8	157	22.2	146	20.5
B	149	20.3	146	20.7	138	19.5
B-	138	18.8	98	13.9	80	11.3
C+	89	12.1	66	9.3	40	5.6
C	44	6.0	60	8.5	31	4.4
C-	12	1.6	11	1.6	5	0.7
Below C-	11	1.5	5	0.7	9	1.3
Total	735	100.0	706	100.0	709	100.0

TABLE 1.12 (Cont.)

NUMBERS AND PERCENTAGE DISTRIBUTIONS OF RESPONDENTS
GRADE AVERAGES FOR THE PRECEDING TERM

Grant Respondents

Self-reported Grade Average	1967-68 N	1967-68 %	1970-71 N	1970-71 %	1973-74 N	1973-74 %
A	11	1.9	20	3.5	69	6.7
A-	33	4.7	33	5.7	85	8.3
B+	80	16.3	66	11.5	161	15.6
B	110	20.6	115	20.1	222	21.6
B-	117	18.8	92	16.0	151	14.7
C+	128	17.7	114	19.9	171	16.6
C	101	12.9	82	14.3	108	10.5
C-	29	5.3	33	5.7	39	3.8
Below C-	12	1.8	19	3.3	23	2.2
Total	621	100.0	574	100.0	1,029	100.0

Number of Colleges Attended

As shown in Table 1.13, number of colleges attended is one of the most stable background factors for both scholarship and grant respondents over the six-year period. More scholarship respondents attend only one institution than is true for grant respondents; only about 15% of scholarship respondents attend more than one college compared with about twice that percentage for the grant respondents.

TABLE 1.13

NUMBERS AND PERCENTAGE DISTRIBUTIONS OF THE INSTITUTIONS
ATTENDED BY RESPONDENTS

Scholarship Respondents

Number of Institutions Attended	1967-68 N	1967-68 %	1970-71 N	1970-71 %	1973-74 N	1973-74 %
1	637	85.4	584	85.4	590	84.1
2	95	12.8	88	12.9	93	13.2
3	10	1.3	9	1.3	17	2.4
4	3	0.4	2	0.3	2	0.3
5 or more	1	0.1	1	0.1	0	0.0
Total	746	100.0	684	100.0	702	100.0

Grant Respondents

1	439	70.5	400	71.8	678	66.3
2	140	22.5	120	21.6	256	25.1
3	37	6.0	32	5.8	67	6.6
4	6	1.0	2	0.4	14	1.4
5 or more	0	0.0	2	0.4	6	0.6
Total	622	100.0	556	100.0	1,021	100.0

Mother's and Father's Education

Beginning with the 1970-71 survey, respondents were asked to indicate the level of educational attainment of their parents. Research in socioeconomic factors indicates that this variable is a potent index highly correlated with several aspects important to this study, including ability and propensity of the family to pay college costs, educational aspirations of the family, choice of college, etc. Tables 1.14 and 1.15 depict the responses of the scholarship and grant recipients. Parallel patterns and trends are shown between mother's and father's education. Scholarship respondents indicate a slightly higher level of educational attainment than grant respondents in 1970-71; this difference is widened in 1973-74. Increased levels of educational attainment from 1970-71 to 1973-74 are shown for both parents.

TABLE 1.14

EDUCATIONAL ATTAINMENT OF MOTHER*

Grade Level	Scholarship Respondents				Grant Respondents			
	1970–71		1973–74		1970–71		1973–74	
	N	%	N	%	N	%	N	%
1–7	18	2.7	9	1.3	29	5.1	67	6.6
8	48	6.9	42	5.9	54	9.4	87	8.5
9–11	91	13.0	59	8.4	96	16.8	173	16.9
12	391	55.9	406	57.4	276	48.3	477	46.7
13–15	109	15.7	129	18.3	86	15.1	152	14.9
16	34	4.7	44	6.2	25	4.4	46	4.5
17–19	8	1.1	18	2.5	5	.9	20	1.9
Total	699	100.0	707	100.0	571	100.0	1,022	100.0

*Data not available in 1967-68

TABLE 1.15

EDUCATIONAL ATTAINMENT OF FATHER*

Grade Level	Scholarship Respondents				Grant Respondents			
	1970-71		1973-74		1970-71		1973-74	
	N	%	N	%	N	%	N	%
1–7	28	4.1	14	2.0	33	5.9	93	9.4
8	64	9.3	50	7.2	72	12.9	107	10.9
9–11	110	16.0	88	12.6	99	17.8	161	16.4
12	293	42.7	295	42.3	227	40.8	349	35.5
13–15	114	16.6	132	18.9	77	13.8	160	16.2
16	45	6.6	75	10.7	29	5.2	69	7.0
17–19	32	4.7	44	6.3	20	3.6	45	4.6
Total	686	100.0	698	100.0	557	100.0	984	100.0

*Data not available in 1967-68

Summary

This section briefly outlined the growth and development of the Illinois State Scholarship Commission, provided an overview of the design and purpose of the series of surveys described in this report, and presented data on the background characteristics of the respondents.

The Commission was established in 1957 to provide financial aid to Illinois college students and to foster access and freedom of choice in attending college. The scope of the ISSC's service to the state has grown rapidly: The number of monetary awards increased from 1,458 in 1958-59 to 72,444 in 1973-74; the funds appropriated to the ISSC grew from $600,000 to about $55,000,000 in this same period.

Beginning with the initial survey in 1967-68, the Commission has conducted a series of three surveys (the last two of which replicated the first) designed to evaluate the effectiveness and to guide future development of the ISSC's programs. The objectives of the series of surveys include determining answers to the following research questions:

1. What effects do the programs of financial assistance and the level of funding have on
   a. decision to attend and to remain in college, and
   b. distribution of resources for college among gift aid, loans, self-help and parents' contributions?
2. How do students really finance college costs, and how does reality compare with the theoretical expectations derived from the financial need analysis formula?
3. How do students feel about the program from which they are benefiting?

A detailed description of the research design, sampling procedures, questionnaire development, data analysis and tests for sample bias is given in section B of this Part.

The final section of this Part presents data on background characteristics. Notable aspects of the distribution of each of the variables are as follows:

1. Sex: Scholarship respondents were divided about evenly between men and women in all three surveys; there were slightly more men than women in the grant respondent group.
2. Commuter/Resident Status: The grant group includes substantially more commuters (53.8%) than the scholarship group (32.1%) in 1973-74. This difference is related to the greater percentage of grant respondents enrolled in public two-year colleges.
3. Class Level: Both scholarship and grant group distributions are skewed toward the freshman and sophomore levels. About one-third of both groups are freshmen in the 1970-71 and 1973-74 surveys.
4. Type of Institution: Decreasing percentages of grant respondents attend private four-year colleges over the period studied (from 71.4% to 32.2%). For grant respondents, the shift is from private four-year colleges to public two-year colleges. The distribution is much more stable for scholarship respondents, although some decline is also noted for private four-year colleges (from 57.5% in 1967-68 to 50.8% in 1973-74).
5. Type of High School: About three-fourths of both scholarship and grant respondents graduated from public high schools in all three surveys.
6. Size of High School Graduating Class: The distribution of size of graduating class is remarkably stable over the three surveys and is quite similar for both scholarship and grant groups.
7. Age: As might be be expected from the type of colleges attended, the grant respondents include more older students (30% over 22 years of age by the last survey) than scholarship respondents.
8. Marital Status: Related to the age difference just noted is the higher percentage of married students in the grant group compared to the scholarship group.
9. Racial Ancestry: The participation of blacks and other minorities in the grant program has increased substantially over the period encompassed by the surveys.
10. Vocational Aspirations: Business, health, and arts and humanities show markedly increased percentages over the six-year period. Education experienced a severe drop over this period (from 34.8% to 6.3% in the scholarship group; from 36.7% to 25.0% in the grant group).
11. College Grade Average: Scholarship respondents consistently reported higher grades than grant respondents. Both distributions showed increasingly higher grades over the six-year period.
12. Number of Colleges Attended: Only 15% of the scholarship group attended more than one college compared with about twice that percentage for the grant group.
13. Parents' Education: Educational attainment of the parents of scholarship respondents was slightly higher than for the parents of grant respondents.

PART II

IMPACT OF ISSC MONETARY AWARDS ON ACCESS TO COLLEGE AND CHOICE OF COLLEGE

As indicated in the introduction to this report, the Illinois State Scholarship Commission was created to carry out the provisions of the Illinois Higher Education Student Assistance Law, which authorized "A system of financial assistance of scholarships, grants, and guaranteed loans for qualified residents of college age that will enable them to attend qualified institutions of their choice in the State, public or private." Note that there are two main elements of this legislative mandate, that neither *access* to college nor opportunity of *choice* of college be denied because of the barrier of insufficient personal financial resources.

It was also indicated earlier that the State of Illinois, in attempting to carry out this legislative mandate, has appropriated large and growing amounts of funds from general revenue for these purposes. Other large and populous states, as well as many other smaller states, have made similar efforts to provide access to and choice of college, with annual appropriations totaling over $450,000,000 nationally in fiscal year 1975. Expenditure of public funds in this magnitude embodies the need and obligation for good stewardship which in turn requires evaluation to determine effectiveness in reaching goals and directions for improvement. These principles underly the present analysis of impact on access and choice as among the most important findings of the longitudinal study.

A. Impact of ISSC Monetary Awards on Decision to Attend College

Questionnaire respondents were asked the question "Would you be attending college full time if you were *not* receiving funds from the ISSC?" The distribution of these responses by scholarship and grant is shown in Table 2.1 below:

TABLE 2.1

NUMBER AND PERCENTAGE OF RESPONDENTS INDICATING THEY WOULD NOT HAVE ATTENDED ANY COLLEGE FULL-TIME WITHOUT ISSC ASSISTANCE

	1967–68	1970–71	1973–74
	Scholarship Respondents		
No. of Respondents Who Would Not Have Attended	134	246	267
% of All Responses	17.7	34.6	37.6
Projected to All Recipients	1,646	4,945	5,071
	Grant Respondents		
No. of Respondents Who Would Not Have Attended	151	302	605
% of All Responses	24.0	51.4	58.1
Projected to All Recipients	1,581	17,516	34,253

Table 2.1 shows dramatic increases in the percentage of students indicating they would have been denied access to college; note that the percentage more than doubled over the six-year period for both scholarship and grant respondents. While the increases are significant for both scholarship and grant respondents when projected to all monetary award recipients, there are different magnitudes of projected increases due to differential growth of numbers of students included in the two categories. The total number of monetary award recipients designated as state scholars because of demonstrated high academic potential was 9,297 in the first survey year; the total number increased to 14,292 in 1970-71, and then declined to 13,488 in 1973-74. Thus, while the *percentage* of scholarship respondents who indicated they would not have attended college without ISSC assistance more than doubled over the period studied, the *number* of those reportedly denied access leveled off by the last survey year. However, the number of scholarship respondents potentially affected by 1970-71 (4,945) and 1973-74 (5,071) is highly significant when it is considered that these students who would otherwise not have attended are of demonstrated high academic potential. They have a high rate of completion of college programs and, on the average, a correspondingly high probability of useful returns to society in the form of productive, well-educated persons.

In contrast to the leveling off of the number of monetary award recipients designated as state scholars, the growth in numbers of recipients not so designated (referred to as grant recipients in this report) has been most dramatic. Beginning at 6,586 in 1967-68, the number increased more than five-fold by 1970-71, and increased further by more than 73% to 58,956 in 1973-74. These exponential increases in the study population in this category, combined with the more than doubled percentage of respondents reporting they would not have attended, determines the projected number of 34,253 potentially affected recipients by 1973-74. By any measure, this large a number of persons has social, economic and political significance, both in a potentially negative sense of a large hypothetical bloc of frustrated persons denied access to postsecondary education, and in a positive sense of persons now enabled to attend college who indicated that they otherwise would not be able to do so. It should also be emphasized that the difference in percentage of such responses between scholarship and grant respondents is also most significant. Note that a substantially higher percentage of grant respondents in all three survey years indicated that they would not have attended without the ISSC monetary assistance. This indicates that, in contrast to the scholarship respondents, they have fewer other resources and options to finance their college education. The award does, for more of these respondents, determine access to a college education.

At this point, it might be well to acknowledge the limitation that these responses are the *hypothesized* outcome of the unavailability of the monetary award that does not necessarily correspond completely to what the *actual* attendance might be in the absence of the financial assistance. (It might also be noted that the same observation can be made of the responses indicating that the students *would* have attended even without the award. That is, such responses might be unrealistic and overly optimistic since the calculation of need for the award is made on an objective measure of the available family resources.) Other considerations possibly modifying the actual impact of the number of negative responses and the projection to massive numbers of students potentially denied access are (1) that the respondents might simply have *deferred* attending until the resources were accrued through savings or other means rather than being permanently denied access, (2) that had the respondents *actually* rather than *hypothetically* been denied the monetary award, many of them might have attended nonetheless through the acquisition of means from other resources such as loans, and (3) that it is unlikely the respondents could be entirely objective, since many might perceive that a response indicating inability to attend without the award would tend to support their case for renewal the following year, and to perpetuate the Commission's operation in general; while a positive response might be perceived as undermining their own financial need case and the Commission's continued existence in general. Finally, a general consideration of the limitations listed above is that they would have had an essentially constant effect over the years of the survey, implying that the marked increases in percentages of respondents indicating they would not have attended without the ISSC award are valid changes in this particular aspect of state financial aid.

It is important to consider the characteristics of respondents indicating they would not attend college without ISSC assistance in order to better understand the differential impact of the monetary awards on certain groups of recipients. Table 2.2 shows the distribution of these responses by the four control variables.

TABLE 2.2

CHARACTERISTICS OF RESPONDENTS INDICATING THEY WOULD NOT HAVE ATTENDED ANY COLLEGE FULL-TIME WITHOUT ISSC ASSISTANCE

Scholarship Respondents

Characteristic	1967–68		1970–71		1973–74	
	% of Respondents in Category	Projected to All Recipients	% of Respondents in Category	Projected to All Recipients	% of Respondents in Category	Projected to All Recipients
Sex						
Male	13.0	602	30.5	2,301	32.7	2,298
Female	22.3	1,044	39.3	2,644	42.8	2,773
Commuter/Resident						
Commuter	21.2	452	33.0	1,541	41.4	1,914
Resident	16.8	1,194	35.4	3,404	35.5	3,157
Class Level						
Freshman	20.3	770	33.7	1,724	35.8	1,633
Nonfreshman	16.2	876	35.0	3,221	38.5	3,438
Type College						
Public	18.7	710	26.0	2,493	36.5	2,283
Nonpublic	17.0	936	36.5	2,452	40.2	2,788

Grant Respondents

	1967–68		1970–71		1973–74	
	% of Respondents in Category	Projected to All Recipients	% of Respondents in Category	Projected to All Recipients	% of Respondents in Category	Projected to All Recipients
Sex						
Male	19.1	733	45.9	7,887	51.1	14,154
Female	29.9	848	58.4	9,629	64.5	20,099
Commuter/Resident						
Commuter	23.6	517	52.3	8,839	62.3	21,324
Resident	24.0	1,064	49.8	8,677	52.2	12,929
Class Level						
Freshman	32.0	535	50.2	5,277	57.9	10,514
Nonfreshman	21.5	1,046	52.6	12,239	58.6	23,739
Type College						
Public	19.4	356	50.9	10,030	56.3	20,713
Nonpublic	25.5	1,225	52.7	7,486	63.6	13,540

Over the six-year period encompassed by the surveys, Table 2.2 shows that the largest differentiating factor in the negative responses for scholarship students was sex, with females consistently being affected to a much greater extent than males. For example, only 13.0% of all male respondents indicated they would not have attended compared with over 22% of the females in 1967-68. By 1973-74, these percentages had grown to 32.7 and 42.8, respectively. Among the scholarship respondents, there are relatively smaller and inconsistent differences between commuter versus resident, freshmen compared with nonfreshmen, and between those attending public versus private colleges.

The second section of Table 2.2 shows that among the more strongly affected grant respondents, sex is again the most consistently effective differentiating variable, with females' college attendance clearly being the most strongly influenced by the unavailability of financial aid. By 1973-74, nearly two-thirds of all female respondents indicated they would not have been in college without ISSC assistance. Projected to all recipients that year, this finding indicates that over 20,000 female students would not have been able to attend college. These data also show that commuting grant respondents were increasingly affected compared with resident students, with a similar trend shown for those attending private versus public colleges.

B. Impact of ISSC Financial Aid on Choice of College

Consideration of the impact of ISSC aid on choice of college is strongly conditioned by the findings reported in the preceding section, namely that the unavailability of financial assistance would preclude attendance of such increasingly large percentages of respondents over the period studied, that by 1973-74 relatively small percentages of students remained to consider the question of *where* they would attend. Concurrent with this decline in percentage of students who would attend even without ISSC monetary awards, however, is a dramatic increase in the base number of recipients as noted above, particularly in the grant category where the number increased from 6,586 in 1967-68 to 58,956 in 1973-74. Thus, the relative decrease would be concurrent with, and represented by, an increase in absolute numbers.

Table 2.3 shows the number of respondents who indicated that they would still attend college even without an ISSC monetary award, the percentage that such respondents are of all respondents, and the number of such respondents projected to the entire group of monetary award recipients in the three survey years.

TABLE 2.3

NUMBER AND PERCENTAGE OF RESPONDENTS INDICATING THEY WOULD STILL ATTEND COLLEGE WITHOUT ISSC FINANCIAL ASSISTANCE

	1967–68	1970–71	1973–74
	Scholarship Respondents		
Number Indicating College Attendance w/o ISSC Award	623	458	441
% of All Respondents	82.3	64.8	62.0
Projected to All Recipients	7,651	9,261	8,363
	Grant Respondents		
Number Indicating College Attendance w/o ISSC Award	473	279	421
% of All Respondents	75.0	47.5	40.4
Projected to All Recipients	4,940	16,187	23,818

The most significant finding in these data is that the percentage of respondents indicating they would still attend college even without an ISSC monetary award declined significantly over the six-year period studied among

both the scholarship and grant respondents. For scholarship respondents, the decline was substantial (from 82.3% in 1967-68 to 62.0% in 1973-74.) It is interesting to note that in terms of numbers projected to all recipients, there was actually a decline in scholarship monetary award recipients, following the trend in total numbers in this category. While there was a high percentage (82.3) in 1967-68, this represented 7,651 of the 9,297 recipients that year. In 1973-74, the total number of recipients was 13,488, and the decreased percentage (62.0) of students indicating they would attend even without an ISSC monetary award represented only 8,363 recipients.

In contrast, the decline in percentage of grant respondents was even more precipitous, from 75.0% to 40.4%. Moreover, because of the dramatic growth in total number of recipients as noted, the number of grant recipients indicating they would still be able to attend college without ISSC financial assistance increased from 4,940 to 23,818. This almost five-fold increase is striking, but should again be contrasted with the findings of Table 2.1, which shows an almost twenty-two-fold increase in the projected number of grant respondents indicating they would not have attended any college full-time without ISSC assistance.

As may be noted in the questionnaire reproduced in Appendix A, question four not only asks the respondent to indicate if he or she would be attending college full-time without an ISSC monetary award, but also asks the respondent to indicate what college he or she would be attending if the answer was affirmative. It was then possible through a matching process to determine if the respondent would be attending the same college in which he or she was enrolled at the time of the survey or in a different college.

Table 2.4 shows the responses indicating attendance at the same college or a different college without ISSC financial assistance.

TABLE 2.4

NUMBER AND PERCENTAGE OF RESPONDENTS INDICATING ATTENDANCE AT THE SAME OR DIFFERENT COLLEGE WITHOUT ISSC FINANCIAL ASSISTANCE

	Scholarship Respondents		
	1967–68	1970–71	1973–74
Number at Same College	373	238	293
% of All Respondents	49.0	33.7	41.2
Projected to All Recipients	4,556	4,831	5,593
Number at Different College	250	223	148
% of All Respondents	33.3	31.5	20.8
Projected to All Recipients	3,095	4,516	2,824
	Grant Respondents		
Number at Same College	407	210	349
% of All Respondents	64.6	35.8	33.5
Projected to All Recipients	4,254	12,200	19,750
Number at Different College	72	75	88
% of All Respondents	11.4	12.8	8.4
Projected to All Recipients	754	4,361	4,953

The overall trend shown in Table 2.4 is, of course, a reflection of the decline in percentage of respondents indicating they would still attend college without ISSC financial assistance, as shown in Table 2.3. However, the breakdown for these respondents denoting the number and percentages for those who would attend at the same college versus those who would attend a different college has several interesting features. For scholarship respondents, the decline in number and percentage who indicated they would be forced to enroll at a different college without ISSC financial assistance is a strong trend in both absolute numbers (from 250 to 148) and in relative terms (from 33.3% to 20.8%). The downward trend in number and percentage of these respondents who would have enrolled at the same college is not nearly so pronounced. The trends shown by the data for grant respondents show a uniformly small number and percentage of those indicating transfer to a different college without ISSC financial assistance. However, a precipitous decline is shown in the percentage of all respondents who indicate that they would enroll at the same college. Thus, by 1973-74 the percentage of grant respondents who would enroll at a different college declined to 8.4, and the percentage who would have enrolled at the same college is about one-half (33.5) of the 1967-68 percentage (64.6). A comparison between the two groups reveals that the trend over the six-year period resulted in only 42% of the grant respondents indicating attendance at either the same or a different college by 1973-74, compared with over 75% of the grant respondents who had this option in 1967-68. While the trend was similar for scholarship respondents, it did not result in the removal of choice of college to nearly the same degree as was true for grant respondents.

It is of interest to examine the differential impact of the indicated decision to attend a different college according to sex and class level. A distribution of these responses is shown in Table 2.5, controlling for the type of institution (public versus private) in which the respondent was enrolled at the time of the survey.

TABLE 2.5

CLASS LEVEL AND SEX OF RESPONDENTS INDICATING OTHER COLLEGE CHOICES WITHOUT ISSC ASSISTANCE – BY TYPE OF INSTITUTION

Scholarship Respondents

Public Institutions	1967–68		1970–71		1973–74	
	% of Respondents in Category	% of All Respondents	% of Respondents in Category	% of All Respondents	% of Respondents in Category	% of All Respondents
Sex						
Male	57.3	21.8	54.5	16.2	56.9	11.5
Female	42.7	17.3	45.5	13.5	43.1	8.7
Class Level						
Freshman	33.3	14.0	35.5	10.5	38.9	7.9
Nonfreshman	66.7	42.7	64.5	38.2	61.1	12.4
Nonpublic Institutions						
Sex						
Male	44.4	2.1	41.7	0.7	75.0	0.4
Female	55.6	4.5	58.3	1.0	25.0	0.1
Class Level						
Freshman	33.3	3.0	50.0	0.8	25.0	0.1
Nonfreshman	66.7	1.7	50.0	0.8	75.0	0.4

TABLE 2.5 (Cont.)

CLASS LEVEL AND SEX OF RESPONDENTS
INDICATING OTHER COLLEGE CHOICES
WITHOUT ISSC ASSISTANCE – BY TYPE OF INSTITUTION

Grant Respondents

Public Institutions	1967–68		1970–71		1973–74	
	% of Respondents in Category	% of All Respondents	% of Respondents in Category	% of All Respondents	% of Respondents in Category	% of All Respondents
Sex						
Male	67.7	8.8	48.4	5.3	63.4	5.0
Female	32.3	11.0	51.6	5.6	36.6	2.9
Class Level						
Freshman	39.1	9.3	36.9	4.1	38.6	3.1
Nonfreshman	60.9	13.1	63.1	7.0	61.4	4.9
Nonpublic Institutions						
Sex						
Male	100.0	6.0	70.0	1.2	80.0	0.4
Female	0.0	2.2	30.0	0.5	20.0	0.1
Class Level						
Freshman	37.5	4.7	70.0	1.2	40.0	0.2
Nonfreshman	62.5	2.0	30.0	0.5	60.0	0.3

Table 2.5 shows that while sex is an important differentiating variable in the hypothetical decision to attend another college without ISSC assistance, class level had even greater impact. Over the six-year period encompassed by the surveys, nearly two-thirds of both scholarship and grant respondents are nonfreshmen (sophomores, juniors, or seniors). This might be interpreted as indicative of the relatively greater sophistication of the upperclassmen in terms of the true costs of college and the availability of options represented by other college opportunities. Table 2.5 also shows a general trend for the decision to attend other colleges being more prevalent among males than females both for scholarship and grant respondents. Thus, the overall trend is for the male upperclassman to be much more likely to indicate another college choice without ISSC assistance than females and/or freshmen.

Because of the significant difference between private and public higher education in cost to the student, it is of interest to examine the direction and magnitude of enrollment shifts among types of colleges for those respondents who indicated that they would have attended a different college or university if ISSC financial assistance had not been received. The respondent was asked to name the college in which he would have enrolled. Thus, it was possible to designate the colleges so named into public and nonpublic four-year and two-year categories. Table 2.6 displays the enrollment shifts among these types of institutions. (Only Illinois institutions were included. There were a negligible number of out-of-state institutions named; these were excluded from this analysis.)

The overall purpose of the table was to clearly indicate which types of colleges would lose enrollment and which types of colleges would gain enrollment under the condition that ISSC financial assistance had not been available. The salient trend is quite obvious from the distribution of responses, namely, that private four-year institutions would lose enrollment heavily to public four-year institutions. Note also that to a growing extent, four-year private institutions would lose enrollment to public two-year community colleges. It is also interesting to note that among the eight possible types of enrollment shifts, the four possibilities in which a shift could be made to private institutions shows virtually no shift to a private institution, either from public institutions or from other private institutions. Another trend shown is a slight increase in the proposed shift from a public four-year institution

TABLE 2.6

ENROLLMENT SHIFTS AMONG TYPES OF ILLINOIS INSTITUTIONS
IF ISSC FINANCIAL ASSISTANCE HAD NOT BEEN RECEIVED

Scholarship Respondents

Type Change FROM:	TO:	1967–68 % of All Respondents	1967–68 Projected to All Recipients	1970–71 % of All Respondents	1970–71 Projected to All Recipients	1973–74 % of All Respondents	1973–74 Projected to All Recipients
Public 4-yr	Public 4-yr	2.0	186	2.4	343	1.4	189
Public 4-yr	Public 2-yr	2.4	223	2.5	357	3.4	459
Public 4-yr	Nonpublic 2-yr	0.0	0	0.0	0	0.0	0
Public 4-yr	Nonpublic 4-yr	0.1	9	0.1	14	0.0	0
Nonpublic 4-yr	Public 4-yr	24.7	2,296	19.5	2,787	11.8	1,592
Nonpublic 4-yr	Public 2-yr	2.8	260	5.1	729	3.4	459
Nonpublic 4-yr	Nonpublic 2-yr	0.3	28	0.0	0	0.1	13
Nonpublic 4-yr	Nonpublic 4-yr	0.8	74	1.6	229	0.4	54

Grant Respondents

Type Change FROM:	TO:	1967–68 % of All Respondents	1967–68 Projected to All Recipients	1970–71 % of All Respondents	1970–71 Projected to All Recipients	1973–74 % of All Respondents	1973–74 Projected to All Recipients
Public 4-yr	Public 4-yr	0.5	33	0.7	239	0.7	413
Public 4-yr	Public 2-yr	0.8	53	2.1	716	1.9	1,120
Public 4-yr	Nonpublic 2-yr	0.2	13	0.0	0	0.0	0
Public 4-yr	Nonpublic 4-yr	0.2	13	0.0	0	0.2	118
Nonpublic 4-yr	Public 4-yr	6.7	441	3.3	1,125	3.6	2,122
Nonpublic 4-yr	Public 2-yr	2.2	145	2.7	920	1.1	649
Nonpublic 4-yr	Nonpublic 2-yr	0.3	20	0.0	0	0.0	0
Nonpublic 4-yr	Nonpublic 4-yr	0.6	40	0.8	273	0.3	177

to a public two-year institution; this trend is of slightly greater impact among grant respondents because of the larger number of recipients to which these trends are projected. In general, the trends in shifts among types of institutions apply both to scholarship and grant respondents.

The 1967-68 report of the initial survey included tables which indicated projected additional or decreased enrollments at specific institutions if ISSC assistance had not been received. Tables 2.7 and 2.8 show these data for all three surveys combined.

TABLE 2.7

PROJECTED ADDITIONAL ENROLLMENT AT SPECIFIC INSTITUTIONS IF ISSC FINANCIAL ASSISTANCE HAD NOT BEEN RECEIVED

Institution	1967–68 Projected to All Recipients		1970–71 Projected to All Recipients		1973–74 Projected to All Recipients	
	Scholarship	Grant	Scholarship	Grant	Scholarship	Grant
U. of Ill.–Chicago Circle	1,110	184	1,427	751	643	1,092
U. of Ill.–Urbana	686	133	523	*	504	402
Northern Ill. Univ.	274	*	321	*	121	172
Chicago City Colleges	100	92	200	808	174	688
S.I.U.–Edwardsville	112	*	161	115	*	*
Western Ill. Univ.	100	*	140	173	104	115
Illinois State Univ.	87	*	181	173	104	172
S.I.U.–Carbondale	87	*	*	115	*	115
Thornton Comm. College	75	*	*	115	*	115
Eastern Ill. Univ.	*	*	100	*	*	*
Moraine Valley Comm. College	*	*	120	115	*	*
Black Hawk Comm. College	*	*	100	*	*	*
Northeastern Ill. Univ.	*	*	80	173	*	230

*Projected additional enrollment of less than 75 is not shown. Only the 13 institutions with at least 75 additional enrollments in at least one of the surveys are included.

The overall thrust of the findings in Tables 2.7 and 2.8 are that, in general, public four- and two-year institutions would gain additional enrollment; private four-year institutions, principally in the Chicago area, would lose enrollment. Table 2.7 shows that the University of Illinois at Chicago Circle would gain the largest enrollments in all three survey years under the conditions of the unavailability of ISSC financial assistance.

Table 2.8 shows that the institutions projected to lose large enrollments under these conditions are private universities in the Chicago area, namely, Loyola, Northwestern, the Illinois Institute of Technology, the University of Chicago, and DePaul. It may be logically assumed that this pattern of shifts includes many Chicago area students who prefer to attend a private university, but would be prevented from doing so by loss of ISSC monetary awards. These data further indicate that in many cases such students would either elect to commute locally to the University of Illinois-Chicago Circle, Northeastern Illinois University, or Northern Illinois University; alternatively, they would apparently elect to become resident students at the University of Illinois at Urbana or the campuses of Southern Illinois University, or the other state universities. In Table 2.8 it is also interesting to note the addition of Northern Illinois University and the University of Illinois-Chicago Circle to the list of institutions that would lose some students who, at the time of the surveys, were in attendance at those institutions. Presumably, these are largely students who would transfer to local public community colleges with even lower tuition and other costs.

TABLE 2.8

PROJECTED NUMBERS OF STUDENTS INDICATING THEY WOULD NOT HAVE BEEN ENROLLED AT THEIR PRESENT COLLEGE WITHOUT ISSC FINANCIAL ASSISTANCE

Institution*	1967–68 Projected to All Recipients		1970–71 Projected to All Recipients		1973–74 Projected to All Recipients	
	Scholarship	Grant	Scholarship	Grant	Scholarship	Grant
Loyola University	392	86	482	347	122	430
Northwestern Univ.	413	15	583	0	470	230
Ill. Instit. of Tech.	265	18	261	58	139	0
U. of Ill.–Urbana	235	4	241	231	330	402
Knox College	213	11	241	58	174	115
U. of Chicago	207	0	80	0	104	0
DePaul Univ.	142	64	321	636	139	402
Bradley Univ.	149	36	261	289	122	230
MacMurray College	156	27	101	58	35	172
Ill. Wesleyan Univ.	85	35	120	116	139	0
Augustana College	80	39	301	173	191	345
Millikin Univ.	86	23	80	58	0	0
Monmouth College	63	14	60	0	0	115
No. Ill. Univ.	0	0	161	289	104	517
U. of Ill.–Chicago Circle	0	0	0	347	0	230

*Only institutions with the highest projected number of recipients in either scholarship or grant categories are shown.

C. Alternative Plans

The respondent was asked to indicate alternative plans if he had not been able to attend college because of the unavailability of ISSC financial assistance. Table 2.9 shows the distribution of these hypothetical alternatives.

TABLE 2.9

ALTERNATIVE PLANS OF STUDENTS INDICATING THEY WOULD NOT HAVE ATTENDED ANY COLLEGE FULL-TIME WITHOUT ISSC FINANCIAL ASSISTANCE

Scholarship Respondents

Plans	1967–68		1970–71		1973–74	
	% of All Alternatives	Projected to All Recipients	% of All Alternatives	Projected to All Recipients	% of All Alternatives	Projected to All Recipients
Working	57.1	940	57.3	2,833	70.4	3,570
Work or Military Service	11.3	186	3.3	163	0.0	0
Part-time Student and Work	26.3	432	28.5	1,409	22.8	1,156
Military Service	4.5	74	5.3	262	0.0	0
Housewife	.7	12	0.8	40	0.0	0
Other or Undecided	.1	2	4.8	238	6.8	345

TABLE 2.9 (Cont.)

ALTERNATIVE PLANS OF STUDENTS INDICATING THEY WOULD NOT HAVE ATTENDED ANY COLLEGE FULL-TIME WITHOUT ISSC FINANCIAL ASSISTANCE

			Grant Respondents			
Working	54.6	863	60.7	10,632	68.7	23,532
Work or Military Service	10.0	158	5.0	876	0.5	171
Part-time Student and Work	24.0	379	22.4	3,924	20.6	7,056
Military Service	10.0	158	4.3	753	0.7	240
Housewife	1.3	21	2.3	403	1.6	548
Other or Undecided	.1	2	5.3	928	7.9	2,706

Again, it may be well to note that this set of alternatives includes a growing percentage of all respondents over the six-year period and, because of the massive increases in the number of grant monetary award recipients, also includes a projection to a very large number of students affected. The salient trend in the findings as shown in Table 2.9 is that there is an increasing reliance on working as an alternative plan; among scholarship respondents, this percentage moved from 57.1 to 70.4 over the six-year period; among grant respondents, this percentage increased from 54.6 in 1967-68 to 68.7 by 1973-74. For the grant respondents the 1973-74 projection would include about 23,500 students who indicated that they would be working if not attending college full-time. An interesting and probably predictable trend is the near disappearance of military service as an indicated alternative. Another discernible trend is the decline in percentage of both grant and scholarship respondents who indicated that they would plan to both work and be a part-time student.

Table 2.10 displays data including only those respondents who would have remained enrolled at the same institutions even without ISSC financial assistance. Distributions are shown for the alternative financial means by which they would have met their educational expenses under that condition.

TABLE 2.10

ALTERNATIVE FINANCIAL MEANS BY WHICH RESPONDENTS WOULD HAVE MET EDUCATIONAL EXPENSES AT THE SAME INSTITUTIONS WITHOUT ISSC FINANCIAL ASSISTANCE

	Scholarship Respondents					
Alternative	1967–68		1970–71		1973–74	
	% of All Alternatives	Projected to All Recipients	% of All Alternatives	Projected to All Recipients	% of All Alternatives	Projected to All Recipients
Loans	16.9	770	29.2	1,414	16.0	895
Extra Work	8.1	369	12.3	594	9.5	531
More Family Dollars	7.9	360	3.6	174	4.8	268
Other Scholarships	2.6	118	3.6	174	1.7	95
Loans and Extra Work	28.2	1,285	23.7	1,146	31.2	1,745
Loans and More Family Dollars	6.4	292	3.6	174	6.9	386
Extra Work and More Family Dollars	15.4	702	10.3	498	16.0	895
Loans, Extra Work, and More Family Dollars	14.5	660	13.6	657	13.9	778

TABLE 2.10 (Cont.)

ALTERNATIVE FINANCIAL MEANS BY WHICH RESPONDENTS WOULD HAVE MET EDUCATIONAL EXPENSES AT THE SAME INSTITUTIONS WITHOUT ISSC FINANCIAL ASSISTANCE

			Grant Respondents			
Loans	20.4	871	20.7	2,512	15.5	3,061
Extra Work	11.2	477	17.0	2,063	15.5	3,061
More Family Dollars	3.5	150	3.8	461	7.4	1,462
Other Scholarships	1.5	64	3.8	461	5.7	1,126
Loans and Extra Work	32.8	1,399	27.6	3,350	32.9	6,498
Loans and More Family Dollars	6.5	278	5.6	679	3.2	632
Extra Work and More Family Dollars	12.4	529	6.7	813	12.0	2,370
Loans, Extra Work, and More Family Dollars	11.4	486	15.5	1,881	7.8	1,540

Among scholarship respondents, the general trend is to utilize extra work to help meet educational expenses, either as a single alternative or in combination with loans or more assistance from the family. Among the grant respondents, no strong or clear trends are shown, except for a slightly greater reliance on financial assistance from the families.

Summary

This part of the report presents and analyzes the data relating to access to college attendance and choice of college. These topics are of interest and importance not only in Illinois in terms of the impact of the ISSC but also to the many other states with similar commissions and programs.

The data gathered in the three surveys showed dramatic increases in the percentage of students indicating that they would have been denied access to college without the financial assistance provided by the ISSC monetary award; the percentage of students so indicating more than doubled over the six-year period for both scholarship and grant respondents. The impact of the relative increase is magnified by the striking increase in the number of monetary award recipients, especially those designated as grant recipients whose numbers increased from 6,586 in 1967-68 to 58,956 in 1973-74. Females indicated that they would have been denied access to college without ISSC financial assistance to a much greater extent than males over the six-year period studied.

Because of the striking increase in percentage of students who indicated they would not be able to attend without ISSC financial assistance, relatively small percentages remained by 1973-74 to consider the question of *where* they would attend. However, this relative decrease represents an increase in absolute numbers because of the dramatic increase in the base number of recipients, particularly those designated as grant recipients.

Among those indicating that they would have attended another college without the ISSC monetary award, nearly two-thirds were nonfreshmen.

There was a strong tendency for enrollment shifts among types of colleges to include decreases in enrollment at private four-year colleges and universities, and a shift toward increased enrollments at public four-year and two-year institutions. As was shown clearly in the initial survey, the ISSC monetary award has enabled many students to enroll at private colleges and universities with relatively higher costs. Unavailability of the award would evidently require them to change to a lower-cost public institution, or increasingly to discontinue college attendance.

Of those who indicated they would not be able to attend college, the predominant alternative plan was to seek

work. By the 1973-74 survey, the projected number of grant and scholarship respondents who would seek work rather than continue to attend college reached nearly 27,000 students.

Those respondents who would have remained at the same institution without ISSC financial assistance indicated that they would have sought alternative financial resources, largely through extra work, either as a single alternative, or in combination with loans or more assistance from the family.

PART III

THEORY VS. REALITY: FINANCING OF A COLLEGE EDUCATION

Part III analyzes how students financed their college education in the survey years 1967-68, 1970-71, and 1973-74. The actual resources represented by these data are also compared with the theoretical expectations, especially what parents were expected to contribute versus what they actually contributed to help in meeting college costs. It will be shown how certain components of the aid "package" have changed over the period of time studied.

A. The Theoretical Consideration of Eligibility for Financial Aid.

Illinois State Scholarship Commission monetary awards are based upon a confidential review of the ability of the family and/or applicant to pay for college costs. The theoretical ability is derived from a quantitative measurement of the family's and/or applicant's financial resources and a normative expectation of the willingness to pay. The bases and processes of this quantitative measurement are discussed in detail in Section C following. It is assumed that the family is willing to commit a reasonable portion of its resources for the son's or daughter's college costs; similarly, it is assumed that the college student is both willing and able to provide needed self-help such as part-time employment. For example, included in the calculated financial need based on resources and anticipated costs is a theoretical expectation of self-help from each applicant. For all three academic years reviewed in this study, self-help has been calculated as one-fourth of the college cost budget of the applicant's choice. This amount of self-help arbitrarily expected from each applicant was never less than $500 nor more than $1,000 during this period. Once the financial strength of the family had been added to the arbitrary expectation of self-help from the applicant, a subtraction was made from an established college cost budget, and any remainder shown was considered the net true need of the applicant and determined the amount of the ISSC award.

B. The Reported Resources to Meet College Costs.

The following four tables in this section summarize the financial resources of the respondents by showing the mean values of the various sources of aid used to meet college costs within various categories or control variables. The control variables are (1) sex of the respondents; (2) public and nonpublic institutions attended; (3) commuter or resident status; and (4) freshman or nonfreshman (i.e., sophomore, junior, or senior) status. The specific dollar amounts and percentages of total cost in each table indicate what the mean values were for all respondents concerning four major sources in meeting college costs. These sources are:

1. Gift aid
   a. Illinois State Scholarship Commission monetary awards
   b. Other scholarships
2. Loan or loans
3. Self-help (student's own contribution, generally money earned through employment)*
   a. Term-time earnings (money earned while enrolled as a student during the academic year, generally September through May). It has been assumed that 80% of gross term-time earnings was available to meet college costs.
   b. Summer earnings (money earned during summer employment). It has been assumed that 60% of gross summer earnings was available to meet college costs.

* The assumption was made that most, but not all, of the respondents' earnings were available toward the costs of college. It was recognized that part of the money must be used for job-related meal costs, transportation, special clothing, taxes, and other expenses pertaining to finding and holding a job. The deductions for such costs (20% for term-time earnings and 40% for summer earnings) are estimates based upon the judgment and experience of the authors and upon consultation with qualified persons in the fields of student employment and financial assistance.

TABLE 3.1

HOW COLLEGE COSTS WERE MET BY MALE AND FEMALE SCHOLARSHIP AND GRANT RESPONDENTS

Male-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	39.4	951	37.3	1,012	36.4	1,256
(ISSC)	27.4	661	26.4	717	24.6	850
(Other)	12.0	290	10.9	295	11.8	406
Loan(s)	11.7	283	14.2	386	11.2	386
Self-help-Total	29.3	707	34.7	944	38.4	1,327
(Term-time Earnings)	5.5	133	12.9	351	19.6	679
(Summer Earnings)	23.8	574	21.8	593	18.8	648
Parents' Contribution	19.6	473	13.8	376	14.0	484
Total Resources	100.0	$2,414	100.0	$2,718	100.0	$3,453

Male-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	35.6	876	35.9	975	39.6	1,210
(ISSC)	27.3	671	26.8	727	24.4	745
(Other)	8.3	205	9.1	248	15.2	465
Loan(s)	18.7	459	14.6	397	12.3	375
Self-help-Total	34.5	847	40.0	1,084	40.4	1,234
(Term-time Earnings)	9.3	229	18.5	501	21.2	647
(Summer Earnings)	25.2	618	21.5	583	19.2	587
Parents' Contribution	11.2	275	9.5	257	7.7	236
Total Resources	100.0	$2,457	100.0	$2,713	100.0	$3,055

TABLE 3.1 (Cont.)

HOW COLLEGE COSTS WERE MET BY MALE AND FEMALE SCHOLARSHIP AND GRANT RESPONDENTS

Female-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	40.2	870	41.0	1,043	41.2	1,208
(ISSC)	27.7	600	27.5	700	27.5	806
(Other)	12.5	270	13.5	343	13.7	402
Loan(s)	15.4	334	14.6	373	12.2	258
Self-help-Total	22.7	491	25.9	661	29.2	857
(Term-time Earnings)	6.8	147	12.4	317	15.6	458
(Summer Earnings)	15.9	344	13.5	344	13.6	399
Parents' Contribution	21.7	469	18.5	471	17.4	511
Total Resources	100.0	$2,164	100.0	$2,548	100.0	$2,934

Female-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	40.4	968	41.7	991	40.0	963
(ISSC)	29.8	715	29.5	700	28.6	688
(Other)	10.6	253	12.2	291	11.4	275
Loan(s)	20.0	478	19.2	457	17.3	416
Self-help-Total	24.3	581	28.7	682	32.8	791
(Term-time Earnings)	9.6	231	13.9	330	20.3	489
(Summer Earnings)	14.7	350	14.8	352	12.5	302
Parents' Contribution	15.3	367	10.4	246	9.9	238
Total Resources	100.0	$2,394	100.0	$2,376	100.0	$2,408

4. Parents' contribution (amount of money respondents reported receiving from parent[s] or guardian).

As used below, the term "total resources" represents the sum of all of the above resources to meet college costs.

Table 3.1 depicts how college costs were met by male and female scholarship and grant respondents. In interpreting these data, and those in following tables, it is important to note that scholarship respondents are of high academic ability and grant students generally are of average academic ability.

As shown in the first section of Table 3.1, the data provided by male scholarship respondents indicated a dramatic change in how they financed their education over the period from 1967 through 1974. Of particular note is the decrease of approximately 3% in gift aid and the 5.6% drop in parents' contribution. These two decreases were offset by an approximate 9% increase in self-help. In absolute terms, only $133 was being contributed from term-time earnings in 1967-68; by 1973-74 this figure was $679.

It is also noteworthy to realize that theoretically a student would be expected to provide from all self-help approximately $800 in 1973-74 according to ISSC calculations. The reported $1,327 that was contributed in self-help in 1973-74 is about $525 in excess of theoretical expectations. The failure of the parents to contribute according to the calculations has been offset by additional earnings from work. The mean amount of loans as a component in financing the college costs of the male scholarship respondents had also increased by $100 in 1970-71 over the 1967-68 period, and returned to approximately 11% of the total aid package by 1973-74.

The second section of the table for male grant respondents shows a relative increase of 4% in gift aid; a decrease of about 6% of needs met through loans, and a 6% increase in self-help in the form of term-time and summer earnings. It is also of interest to note that the parents' contribution fell by approximately 3.5%, actually equal to $39. The average male grant respondent's summer work earnings actually declined slightly as a contribution to meeting his college costs; however, his term-time earnings increased by approximately $420 over the six-year period and clearly made up a large part of his budget.

Focusing on the data for female scholarship respondents, it can be noted that the percentage of the parents' contribution decreased by 4.3% and was replaced by an increase of 6.5% in self-help. The high ability female student continued to receive approximately 40-41% of her college costs through gift aid. Loans dropped by 3% to approximately 12% of her total college cost budget. And, as indicated for males, self-help has increased as a component of her resources over the period studied. Interestingly, summer earnings did not increase in dollar amounts nearly as dramatically as term-time earnings for the high ability female student.

One of the most striking trends in the final section of Table 3.1 (describing female grant respondents) is the 5.4% decrease in dependency on parents' contribution to meet the budget, contrasting with the nearly 9% increase in self-help. Because parents contributed less than 10% to their college cost budget by 1973-74, the female grant respondents were required to borrow and work to a considerably greater degree than is true for the high ability female students: for female scholarship respondents, loans and self-help represented 41% of the total cost budget by 1973-74; this can be contrasted with the heavier reliance (over 50%) that the grant females had on these two sources. It is also of interest to note that the female grant respondent received approximately $125 less from "other scholarships" than scholarship females received. Even when compared with male grant students, the female grant respondent received approximately $200 less in other scholarships than her male counterpart. The difference in the total resources available to the female grant respondent in comparison with the female scholarship respondent would also indicate that she is attending much less expensive schools than the high ability female.

The main trends evident in Table 3.1 above reaffirm the earlier findings reported in our 1967-68 study, namely, that the parental contribution received is often in direct relationship to the perceived ability of the parent(s) of the potential or demonstrated academic strength of their child.

In Table 3.2 following, the type of institution attended (public or nonpublic) is used as a controlling variable. The data depict how scholarship and grant respondents at public and nonpublic colleges actually met college costs in the three survey years.

The first notable observation in Table 3.2 is the increase in percentage of total resources which is now being received in gift aid for scholarship respondents in public institutions. This figure increased from 25% in 1967-68 to over 33% by 1973-74, a gain of about 7%. In contrast, loans represent about 5% less over this period, and the investment in self-help by this group is up by about 5%. Parents' contribution of the total budget dropped by about 7%. It is striking to note that summer earnings have not dramatically increased as a percentage of meeting college

TABLE 3.2

HOW COLLEGE COSTS WERE MET
BY RESPONDENTS AT PUBLIC AND NONPUBLIC INSTITUTIONS

Public-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	26.3	424	29.0	552	33.6	774
(ISSC)	15.4	248	18.5	352	22.5	519
(Other)	10.9	176	10.5	200	11.1	255
Loan(s)	18.0	290	16.6	317	12.8	295
Self-help-Total	33.9	549	38.7	738	39.0	898
(Term-time Earnings)	8.2	133	15.4	294	18.8	432
(Summer Earnings)	25.7	416	23.3	444	20.2	466
Parents' Contribution	21.8	352	15.7	300	14.6	336
Total Resources	100.0	$1,615	100.0	$1,907	100.0	$2,303

Public-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	22.9	407	29.6	580	34.6	766
(ISSC)	14.2	252	18.0	352	22.1	490
(Other)	8.7	155	11.6	228	12.5	276
Loan(s)	21.6	383	19.6	384	15.7	348
Self-help-Total	40.4	717	40.1	787	41.3	914
(Term-time Earnings)	10.8	191	16.7	327	22.7	502
(Summer Earnings)	29.6	526	23.4	460	18.6	412
Parents' Contribution	15.1	269	10.7	209	8.4	186
Total Resources	100.0	$1,776	100.0	$1,960	100.0	$2,214

TABLE 3.2 (Cont.)

HOW COLLEGE COSTS WERE MET
BY RESPONDENTS AT PUBLIC AND NONPUBLIC INSTITUTIONS

Nonpublic-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid–Total	46.0	1,267	43.8	1,441	42.8	1,665
(ISSC)	32.9	907	31.1	1,023	29.0	1,130
(Other)	13.1	360	12.7	418	13.8	535
Loan(s)	11.7	322	13.2	434	11.3	439
Self-help-Total	22.8	630	26.7	880	29.5	1,147
(Term-time Earnings)	5.2	144	11.2	370	14.5	563
(Summer Earnings)	17.6	486	15.5	510	15.0	584
Parents' Contribution	19.5	538	16.3	536	16.4	638
Total Resources	100.0	$2,757	100.0	$3,291	100.0	$3,889

Nonpublic-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	41.4	1,095	42.1	1,351	46.0	1,660
(ISSC)	32.0	845	31.9	1,023	32.1	1,158
(Other)	9.4	250	10.2	328	13.9	502
Loan(s)	18.7	496	15.5	496	13.2	476
Self-help-Total	27.4	727	32.4	1,037	32.0	1,158
(Term-time Earnings)	8.8	232	17.0	543	18.6	673
(Summer Earnings)	18.7	495	15.4	494	13.4	485
Parents' Contribution	12.5	332	10.0	319	8.8	316
Total Resources	100.0	$2,650	100.0	$3,203	100.0	$3,610

costs, but term-time earnings are playing a much larger role in meeting the college costs of scholarship students at public institutions.

For the grant students attending public institutions, there is also an increase in the percentage represented by gift aid to a level similar to scholarship respondents (about 1/3 of total cost). This is a percentage increase of almost 12 percentage points over the six years. Loans dropped approximately 6%, and self-help increased about 1%. The parents' contribution to meet college costs dropped by 6.7%. The grant students enrolled in public institutions are obviously finding proportionately less remunerative summer employment, either due to economic conditions or to having made a decision to remain in school during the summer. They have offset this decrease by greater earnings during the school year. The dependence upon loans has also been less for these respondents.

Turning attention to the section showing data for scholarship respondents enrolled in private colleges, it is seen that the role that gift aid has played in financing college for these students was proportionately less in 1973-74 than it was six years earlier. The amount of loans being used to meet college costs remained approximately constant as a percentage of the total cost. The scholarship student at a private institution has used both term-time and summer earnings to offset the drop of both parents' contribution (down about 3%) and the impact of less total gift aid to meet costs. It is again most striking to see that the term-time earnings represent 14.5% of the budget compared with 5.2% six years earlier.

In the final section of Table 3.2 (for grant respondents at private colleges), it can be noted that gift aid has continued to increase as a percentage of the total budget. Sizable gains have been made, especially in "other scholarships" received, which doubled in amount over the six-year period. Students in this category became less dependent, over the six-year period, on loans for meeting their total budget, and yet self-help increased by 4.7%. This increase is derived almost entirely from term-time earnings; summer earnings actually decreased in percentage and in dollars available to meet costs. Parents' contributions remained at about the same absolute level, yet because of increased costs, this amount represents a smaller percentage of the budget by 1973-74.

With commuter/resident and scholarship/grant status as the combined controlling variables, Table 3.3 indicates how students with these characteristics actually met their college costs in 1967-68, 1970-71, and 1973-74.

The first section of Table 3.3 shows that scholarship commuters are still receiving very small amounts of support from parents' out-of-pocket financial contributions. They dramatically increased their term-time earnings, and, when added to their summer earnings, these two resources became nearly one-half of their total budget (47.7%) by 1973-74. Loans continued to be between 5 and 8% of the total, and gift aid decreased slightly from 44% to 41.2%.

The commuter grant recipient has shown a rather consistent pattern of using various resources over the six-year period included in the study. Gift aid, loans, and parents' contributions decreased only slightly over this period. Self-help increased by 5.2% offsetting the decline of the other resources. The grant commuting student has also found that summer earnings are not as remunerative in terms of meeting costs as the amount earned during the school year. The grant commuter student borrowed about twice the amount that the scholarship commuter student did; 10% compared with approximately 5%. About 44.2% of the grant commuters' budget was earned through self-help. It is of interest to note that both scholarship and grant commuter students received approximately $315 in gift aid from other sources in 1973-74. This dollar amount of other gift aid significantly increased over the six-year period.

In the third section of Table 3.3, it is interesting to note the continued willingness of the parents of these high-ability students to meet approximately the same relatively high percentage of the budget in 1973-74 as was true six years earlier. It can be noticed that the approximately 21% provided by the parents is significantly higher than any of the other groups. Loans represented about 15%, and the students' other self-help has increased about 3.6%. Apparently this increased self-help was necessitated by a drop of about 3% from total gift aid.

In the final section of Table 3.3 it can be noted that for grant resident students, other scholarships increased by 4% from 1967 to 1974. This increase permitted gift aid to represent about 41% of the budget, offsetting a decrease in loans of 4.2%. Self-help increased only slightly by 1.6%. This represents one of the lowest increases in self-help of any of the groups shown in Table 3.3. The parents of grant resident students contributed less each year as a percentage of the total budget.

With class standings (freshmen versus nonfreshmen) and scholarship or grant award as the controlling variables, Table 3.4 indicates how high and average ability students of different class levels actually met their college costs in

TABLE 3.3

HOW COLLEGE COSTS WERE MET BY COMMUTER AND RESIDENT SCHOLARSHIP AND GRANT RESPONDENTS

Commuter-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	44.1	828	40.3	1,042	41.2	1,175
(ISSC)	36.4	683	32.3	836	30.2	860
(Other)	7.7	145	8.0	206	11.0	315
Loan(s)	6.0	113	8.5	219	4.6	132
Self-help-Total	38.7	727	42.1	1,089	47.7	1,360
(Term-time Earnings)	14.2	266	22.5	583	29.5	842
(Summer Earnings)	24.5	461	19.6	506	18.2	518
Parents' Contribution	11.2	211	9.1	234	6.5	185
Total Resources	100.0	$1,879	100.0	$2,584	100.0	$2,852

Commuter-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	41.3	936	40.0	1,036	40.1	1,016
(ISSC)	33.2	753	31.3	810	27.7	702
(Other)	8.1	183	8.7	226	12.4	314
Loan(s)	12.3	280	11.2	289	10.4	262
Self-help-Total	39.0	885	42.9	1,110	44.2	1,119
(Term-time Earnings)	17.0	385	25.9	669	27.7	701
(Summer Earnings)	22.0	500	17.0	441	16.5	418
Parents' Contribution	7.4	167	5.9	153	5.3	134
Total Resources	100.0	$2,268	100.0	$2,588	100.0	$2,531

TABLE 3.3 (Cont.)

HOW COLLEGE COSTS WERE MET BY COMMUTER AND RESIDENT SCHOLARSHIP AND GRANT RESPONDENTS

Resident-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	39.2	936	36.6	970	36.4	1,164
(ISSC)	25.6	612	22.6	600	22.5	720
(Other)	13.6	324	14.0	370	13.9	444
Loan(s)	15.2	364	17.3	457	15.3	490
Self-help-Total	23.6	564	26.2	693	27.2	869
(Term-time Earnings)	4.6	110	8.5	226	10.5	336
(Summer Earnings)	19.0	454	17.7	467	16.7	533
Parents' Contribution	22.0	526	19.9	528	21.1	676
Total Resources	100.0	$2,390	100.0	$2,648	100.0	$3,199

Resident-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	35.6	912	37.9	990	40.8	1,216
(ISSC)	25.7	659	26.4	690	26.9	801
(Other)	9.9	253	11.5	300	13.9	415
Loan(s)	22.8	582	22.0	575	18.6	553
Self-help-Total	26.0	664	26.1	681	27.6	820
(Term-time Earnings)	6.2	158	7.9	206	12.0	358
(Summer Earnings)	19.8	506	18.2	475	15.6	462
Parents' Contribution	15.6	399	14.0	367	13.0	386
Total Resources	100.0	$2,557	100.0	$2,613	100.0	$2,975

TABLE 3.4

HOW COLLEGE COSTS WERE MET BY FRESHMEN AND NONFRESHMEN SCHOLARSHIP AND GRANT RESPONDENTS

Freshmen-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	42.1	917	43.6	1,094	42.9	1,263
(ISSC)	27.2	592	28.1	704	28.5	840
(Other)	14.9	325	15.5	390	14.4	423
Loan(s)	14.5	317	14.2	358	11.4	334
Self-help-Total	20.6	449	25.2	634	26.1	769
(Term-time Earnings)	3.1	67	9.6	241	11.1	327
(Summer Earnings)	17.5	382	15.6	393	15.0	442
Parents' Contribution	22.8	497	17.0	428	19.6	576
Total Resources	100.0	$2,180	100.0	$2,514	100.0	$2,942

Freshmen-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	42.8	1,037	41.8	935	42.2	1,037
(ISSC)	30.9	748	29.1	651	27.7	681
(Other)	11.9	289	12.7	284	14.5	356
Loan(s)	19.1	463	14.8	332	14.0	345
Self-help-Total	22.4	542	30.5	683	31.4	771
(Term-time Earnings)	5.0	122	13.9	312	16.4	403
(Summer Earnings)	17.4	420	16.6	371	15.0	368
Parents' Contribution	15.7	381	12.9	290	12.4	304
Total Resources	100.0	$2,423	100.0	$2,240	100.0	$2,457

TABLE 3.4 (Cont.)

HOW COLLEGE COSTS WERE MET BY FRESHMEN AND NONFRESHMEN SCHOLARSHIP AND GRANT RESPONDENTS

Nonfreshmen-Scholarship Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	37.6	909	38.7	1,050	41.2	1,234
(ISSC)	27.0	653	28.3	770	28.0	839
(Other)	10.6	256	10.4	280	13.2	395
Loan(s)	12.6	304	14.4	390	13.0	388
Self-help-Total	29.0	699	31.3	847	36.1	1,079
(Term-time Earnings)	8.3	200	12.0	325	18.4	550
(Summer Earnings)	20.7	499	19.3	522	17.7	529
Parents' Contribution	20.8	501	15.6	422	9.7	289
Total Resources	100.0	$2,413	100.0	$2,709	100.0	$2,990

Nonfreshmen-Grant Respondents

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	36.0	883	35.8	943	40.6	1,114
(ISSC)	27.6	677	25.8	680	27.1	744
(Other)	8.4	206	10.0	263	13.5	370
Loan(s)	19.3	474	18.0	472	15.4	421
Self-help-Total	32.7	801	37.1	975	35.0	958
(Term-Time Earnings)	11.1	273	17.4	457	19.2	526
(Summer Earnings)	21.6	528	19.7	518	15.8	432
Parents' Contribution	12.0	295	9.1	238	9.0	247
Total Resources	100.0	$2,453	100.0	$2,628	100.0	$2,740

the three survey years.

Over the six-year period studied, gift aid to freshman scholarship students uniformly represented about 43% of their budget, but loans decreased about 3%, and earnings increased about 5.5%. The percentage of the budget being contributed by the students themselves (loans plus earnings) increased by 2.4%

Freshman grant respondents had to use self-help in increasing amounts to meet college costs. Especially significant increases were noted in term-time earnings, offsetting a decreasing percentage of parental contributions. Although these students received a higher amount of other scholarships in 1973-74, the amount is approximately $75 less from this source compared with freshman scholarship respondents. It is also of interest to note that the parents' contribution for freshman grant respondents was $272 less than for scholarship respondents in 1973-74, continuing a trend shown in the two earlier survey years.

The percentage of the budget represented by gift aid increased by 3.6% for nonfreshman scholarship respondents. Self-help increased by about 7%. The most striking finding for nonfreshman scholarship respondents is the percentage that parents contributed to the total budget. The reader will note that this percentage dropped by over half, from approximately 21% to 10%. This decrease alone evidently forced these students to replace these funds by becoming much more dependent on term-time earnings. The percentage of the budget earned during the school year more than doubled over the six-year period.

In the final section of Table 3.4 it can be noted that for the grant nonfreshman student, gift aid is a constantly increasing percentage of the funds needed to meet college costs. This increase of approximately 4.7% of gift aid permitted the students to become less dependent on loans as a total part of the budget. Evidently the increase in gift aid for these students has not necessitated the dramatic increase in self-help observed in the other sections of the Table. The nonfreshman grant recipient received less than 10% of his budget from contributions from parents. Summer employment was a relatively small portion of the total resources for college costs.

The analyses in this section have permitted a prospective college student or financial aid counselor to observe differences in how scholarship (high ability) and grant (average ability) students have financed their college education over a recent six-year period. The further breakdowns by male/female, public/private college, commuter/resident, and freshmen/nonfreshmen provide added insights to the differences that exist based upon these significant control variables.

To summarize the data relating how college costs were met in the three survey years, this section will conclude with a summary table and discussion of the overall differences for the total sample in each survey year. Table 3.5 depicts these data. All respondents to the survey in each of the three years are included in the means and percentages.

Table 3.5 shows how all students actually "packaged" their resources to meet college costs. In 1967-68 it can be observed that self-help, evidenced by both earnings and loans, was approximately 44% of the budget. By 1970-71 this increased to 48.6%, and in 1973-74 the percentage of total self-help was 48.5%. The relationship of this percentage to what was theoretically expected will be discussed in the following section. It is of interest to note that gift aid represented a relatively uniform 37.9% and 39.5% of the budget over each of the three years studied. The 1973-74 increase in reported "other scholarships" is no doubt a reflection of the impact of the new Basic Educational Opportunity Grant (BEOG) in providing other aid which was not available in previous years.*

Although the typical ISSC monetary award winner continues to borrow approximately $400 a year, the percentage that this amount represents in his budget has dropped by about 3% in the six-year period studied. The reader will note that self-help in the form of earnings shows a dramatically different mix of term-time vs. summer earnings. Students working while in school (term-time) were able to provide $537 in 1973-74 toward their budget, while in 1967-68 this was $180. This is about a three-fold increase of earnings from term-time employment and a

*The BEOG is a federal program of grant aid. Beginning in 1973-74, full-time undergraduates attending either traditional or specialized schools in any state could apply for assistance if they had not attended any postsecondary institutions before April, 1973. Based upon a rigid federally determined measure of financial strength, all eligible applicants are entitled to the assistance if they enroll at one of almost 5,000 eligible institutions. The enabling law permits aid up to $1,400 per year not to exceed ½ of the total college cost budget. However, limited funds have not permitted maximum awards in either 1973-74 or 1974-75. Discussions in Congress in early 1975 indicate that there is considerable support for allocating increased funds to this program in the ensuing fiscal year. The BEOG is to be a minimum or "floor" upon which other sources of financial aid are to be used as needed.

TABLE 3.5

HOW COLLEGE COSTS WERE MET IN 1967–68, 1970–71 AND 1973–74
BY ALL SCHOLARSHIP AND GRANT RESPONDENTS COMBINED

Source	1967–68		1970–71		1973–74	
	%	$	%	$	%	$
Gift Aid-Total	39.2	912	37.9	968	39.6	1,138
(ISSC)	28.3	657	26.4	673	26.4	757
(Other)	10.9	255	11.5	295	13.2	381
Loan(s)	16.4	383	15.6	400	13.4	387
Self-help-Total	27.5	641	33.0	844	35.1	1,012
(Term-time Earnings)	7.7	180	14.5	371	18.6	537
(Summer Earnings)	19.8	461	18.5	473	16.5	475
Parents' Contribution	16.9	393	13.5	345	11.9	343
Total Resources	100.0	$2,329	100.0	$2,557	100.0	$2,880

doubling of the percentage of the total college cost budget represented by such earnings. In contrast, earnings from summer work remain at about the level of $470 on the average and therefore were a decreasing percentage of the total college cost budget. It can be inferred that a sizeably greater number of students were enrolled in summer sessions in 1973-74 compared with 1967-68.

The parental contributions decreased substantially from 17% of the total budget to about 12% of the total budget, represented by a decrease in actual dollars received by about $50 over the six-year period. For the recipients of the ISSC monetary awards, it can be generalized that approximately 40% of their college costs are met through nonrepayable gift aid, about 48% through self-help in the form of earnings and loans, and approximately 12% from parents.

The tabular data and discussion to this point emphasize the increasing dependence of students on self-help, as revealed in the percentage that this resource is of total college cost. Another dimension of this increasing dependence is shown in Table 3.6, depicting mean values of the components of self-help.

In absolute terms, monetary award winners are working more hours per week while in school with the passing of each year. Three more hours' work per week over a 30-week period would mean that 90 more hours were used to earn income in a typical academic year in comparison with six years earlier. It is also noted that the wages paid per hour have increased by $.65 per hour during this period. Multiplication of the hourly increase by the additional 90 hours' work indicates $205 more dollars earned per year while in school than was true of the monetary award winners six years earlier. It is also noted that the percentage of students working during the term has increased by 7.3%. The proportion of students working while in school has moved from six out of ten to two out of three students, working on the average of 14 hours per week by 1973-74.

The loan figures may be somewhat misleading, since the figures show total college loan debt. Part of this increase in debt may be related to the increased number of juniors and seniors included in the series of surveys, as noted in Table 1.4.

TABLE 3.6

MEAN VALUES FOR CONTRIBUTING FACTORS
IN MEETING COLLEGE COSTS FOR ALL RESPONDENTS

Variable	Mean Value 1967–68	1970–71	1973–74
Term-Time Hours Worked per Week	11.5	12.8	14.4
Pay per Hour Term-Time Work	$ 1.63	$ 1.88	$ 2.28
Percentage Working Term-Time	60.5	63.8	67.8
Total College Loan Debt	$ 457	$ 651	$ 753

C. **The Reality of Family Contributions Compared with Theoretical Expectations**

The Illinois Higher Education Student Assistance Law states that to authorize a monetary award, the Scholarship Commission must find that "financial resources are such that, in the absence of scholarship aid, he (the applicant) will be deterred by family considerations from completing his education at the qualified institution of his choice."

The parents or legal guardian of every applicant for monetary assistance are required to submit confidential information concerning their financial circumstances. An annual objective assessment, facilitated by the use of computers, is made to determine the family's theoretically available dollars for the applicant to attend any college. These theoretically available dollars (the expected family contribution) are compared with the specific total commuting or total resident costs of attending the applicant's designated college. When college costs exceed the expected family contribution, financial need exists, and appropriate awards are announced. Need is always relative both to college choice and to college costs.

The major variables in need analysis are size of family, net income, assets, sibling schooling expenses, unusual expenses, and expectations from student earnings and assets. A modification of the procedures of the College Scholarship Service (an agency of the College Entrance Examination Board) is used by the ISSC.

The ISSC determines what the parents or guardian and the student *could* provide for college costs in a given year. This total is a theoretical expectation. What the parents and the student *do* provide in actual practice represents the "true" dollars available for college. If awards were based upon what the parent and the applicant would be willing to provide in financial support, there would be obvious problems in any program that required equitable procedures in the determination of award recipients. What each parent would assume to be adequate financial support of his son's or daughter's education would vary greatly. Need analysis systems now in use rely upon an estimate of what the family could (or should) be able to provide and not what they *will* provide.

One question in the survey permitted an analysis of the difference between what the parents actually did provide and what was theoretically expected: "*Estimate how much money you will receive from your parents during this academic year. Do not include the value of room and board received while living at home or the value of loans that you must repay.*"

Because respondents to the questionnaire were not asked to identify themselves by name, the analysis in this section is limited to a review of the respondents in total without a direct case-by-case comparison of individual responses. The group responding to the questionnaire was representative of the total group awarded scholarships and

grants (see Part I). Names and ISSC need analysis information were available for both sample groups; therefore, this information was used to compare the responses on the questionnaire relating to support from parents and other sources. This section summarizes how the students financed their educational costs in each of the three survey years.

Table 3.7 compares the amounts derived from the theory described above versus the reality of actual amounts provided by students as revealed in the students' responses.

TABLE 3.7

EXPECTED AND ACTUAL CONTRIBUTIONS FROM PARENTS' INCOME AND ASSETS TO MEET COLLEGE COSTS

	1967–68	1970–71	1973–74
		Scholarship Respondents	
Number in Sample	751	707	711
Expected Contribution	$ 686	$ 784	$1,150
Actual Contribution	$ 460	$ 421	$ 497
Actual/Expected	67.1%	53.7%	43.2%
		Grant Respondents	
Number in Sample	626	587	1,042
Expected Contribution	$ 608	$ 542	$ 730
Actual Contribution	$ 315	$ 252	$ 237
Actual/Expected	51.8%	46.5%	32.5%
		All Respondents	
Number in Sample	1,377	1,294	1,753
Expected Contribution	$ 651	$ 674	$ 873
Actual Contribution	$ 393	$ 345	$ 343
Actual/Expected	60.4%	51.2%	39.3%

There are two salient findings from Table 3.7: (1) In no case does the reality of the financial support from parents approach the expected amount as derived in the theoretical formulations. (2) Furthermore, the ratio of actual parent contributions to expected contributions declined precipitously over the six-year period studied. When these findings are coupled with the rapidly escalating cost of a college education, it can better be realized what the students have had to do to compensate for the lack of congruence between theory and reality of parental contributions.

D. How Various Resources of Financial Aid Were Packaged with ISSC Monetary Awards.

This section analyzes the use of the various resources used by ISSC monetary award winners to meet the costs of the college of their choice. Combining various resources (packaging) is the typical pattern of student financial aid for almost all students when parent(s) are not able or willing to provide funds to meet all costs beyond ISSC aid.

Table 3.8 indicates the percentage (by type institution) of all respondents in 1967-68, 1970-71 and 1973-74 using the standard resources of packaging–other scholarships, loans, term-time employment, summer earnings and parental support.

TABLE 3.8

PERCENTAGES OF RESPONDENTS USING OTHER FINANCIAL AID RESOURCES TO HELP MEET COLLEGE COSTS IN PUBLIC AND PRIVATE INSTITUTIONS

All Respondents (Scholarships and Grants)

Resource Used	At Public Institutions			At Private Institutions		
	1967–68	1970–71	1973–74	1967–68	1970–71	1973–74
Other Scholarships	35.2	40.5	41.0	47.9	56.7	63.3
Loan(s)	49.9	53.5	46.4	53.3	61.0	56.2
Term-Time Employment	59.2	74.9	67.1	64.2	70.0	74.6
Summer Earnings	87.7	84.7	81.4	89.8	87.2	85.4
Parental Support	63.6	68.3	66.9	64.3	71.8	70.2

The above Table (3.8) permits generalizations as to how aid is being packaged and indicates trends over the past six years. The use of other scholarships is up at both public and private institutions; however, the percentage using other scholarships is consistently larger at private institutions.

About one-half of students are making loans, with the percentages only slightly higher at private institutions than at public institutions. There was less borrowing in 1973-74 than was found in 1970-71. Two factors probably contributed significantly to this decline: the introduction of the new Basic Educational Opportunity Grant Program and the existence of a more severe "needs test" in 1973 as to eligibility for interest benefits paid by others in the loan program.

Almost three out of four students have a term-time job and are contributing these dollars to meet college costs. The decrease from 1970-71 to 1973-74 of almost 8% of those working at public institutions during the term may also be a function of the impact of the new BEOG program. Since the BEOG grants were relatively small, they may not have contributed significantly to offsetting higher costs at private institutions.

Summer earnings, although indicated by declining percentages of students over the six years studied, still show between 80 and 85% of the respondents in 1973-74 providing dollars from this source to meet costs. An increase of students in summer school on a full-time basis has also caused some of the decline in percentage of students working in the summer.

Parental support data show about two out of three parents assisting children at public institutions and about seven of ten parents assisting students at private institutions.

The data shown in Table 3.8 clearly indicate that in the great majority of cases, the use of varied resources is the practice in meeting college costs.

The data for 1970-71 and 1973-74 also permit a detailed analysis of the mean dollar value of the various resources when given students were not using one of the standard variables of "packaging aid." (Data were not available for this detailed analysis for 1967-68.)

Table 3.9 indicates the following findings:

1) **When No Other Scholarships Were Received.** The typical student in 1973-74 used about $1,800 in other resources beyond the ISSC award. The $1,800 "package" was comprised of about 20% for loans, 35% term-time earnings, 27% summer earnings, and 18% from parents. In 1970-71 the comparable percentages were 23% loan, 28% term-time earnings, 29% summer earnings, and 20% from parents. Slight declines in the proportionate contribution from parents and loans in 1973-74 were made up by increased term-time earnings.

2) **When No Loans Were Used.** The typical student who borrowed no money in 1973-74 used about $1,900 in other resources beyond the ISSC award. The $1,900 consisted of about 19% scholarships, 36% term-time earnings, 27% summer earnings, and 18% from parents. In 1970-71, the comparable percentages were 16% other scholarships, 30% term-time earnings, 31% summer earnings, and 23% from parents. Trends indicate other scholarships and term-time earnings are a more significant part of the package in 1973-74 with a concommitant decline in summer

TABLE 3.9

HOW RESPONDENTS FINANCED THEIR COLLEGE COSTS
WHEN ONE VARIABLE WAS NOT USED IN THE PACKAGE OF RESOURCES,
BY ALL RESPONDENTS (SCHOLARSHIPS AND GRANTS),
1970–71 AND 1973–74 ONLY

	1970–71	1973–74
When No Other Scholarships Were Received		
Loan (s)	$ 390	$ 354
Term–Time Earnings	$ 477	$ 631
Hours Worked Per Week	13.8	15.4
% Working	67.8	69.3
Average Pay Per Hour	$ 1.99	$ 2.31
Summer Earnings	$ 492	$ 483
Parent (s) Contribution	$ 353	$ 325
When No Loans Were Used		
Other Scholarships	$ 252	$ 360
Term-Time Earnings	$ 485	$ 671
Hours Worked Per Week	14.1	15.5
% Working	67.2	70.8
Average Pay Per Hour	$ 2.00	$ 2.39
Summer Earnings	$ 496	$ 514
Parent (s) Contribution	$ 373	$ 343
When Student Did Not Work While at School		
Other Scholarships	$ 332	$ 441
Loan (s)	$ 475	$ 467
Summer Earnings	$ 471	$ 421
Parent (s) Contribution	$ 475	$ 465
When Student Did Not Have Summer Earnings		
Other Scholarships	$ 374	$ 470
Loan (s)	$ 408	$ 382
Term-Time Earnings	$ 189	$ 286
Hours Worked Per Week	9.1	10.6
% Working	40.9	44.1
Average Pay Per Hour	$ 1.98	$ 2.39
Parent (s) Contribution	$ 391	$ 313
When Parent (s) Made No Contribution to College Costs		
Other Scholarships	$ 337	$ 384
Loan (s)	$ 314	$ 288
Term-Time Earnings	$ 556	$ 711
Hours Worked Per Week	15.1	16.2
% Working	70.8	74.5
Average Pay Per Hour	$ 2.03	$ 2.30
Summer Earnings	$ 514	$ 518

earnings and parents' contribution in the package of 1973-74 when compared with 1970-71.

3) **When the Student Did Not Work While At School.** The typical nonworking student in 1973-74 used about $1,800 in other resources beyond the ISSC award. The $1,800 was made up of about 25% other scholarships, 26% loans, 23% summer earnings, and 26% from parents. In 1970-71 the comparable figures were 19% other scholarships, 27% loans, 27% summer earnings, and 27% from parents. The trend for such students is increased reliance on other scholarships and declining dependence on summer earnings and from parents.

4) **When the Student Did Not Have Summer Earnings.** The typical student in this category in 1973-74 used about $1,450 in other resources beyond the ISSC award, of which 32% was other scholarships, 26% loans, 20% term-time earnings, and 22% from parents. In 1970-71 the comparable figures were 27% other scholarships, 30% loans, 14% term-time earnings, and 29% from parents. Other scholarships and term-time earnings have increased in their proportionate share of the package.

5) **When Parent(s) Made No Contribution to College Costs.** The typical student not receiving money from parents in 1973-74 had about $1,900 in other resources beyond the ISSC award. The $1,900 was comprised of 20% other scholarships, 15% loans, 38% term-time earnings, and 27% summer earnings. In 1970-71 the comparable figures were 20% other scholarships, 18% loans, 32% term-time earnings, and 30% summer earnings. These trend data indicate term-time earnings have increased and partially replaced the total role that loan(s) or summer earnings had in the package. Other conclusions from the data are:

a) Other scholarships received were greatest for those not working in the summer.
b) Loans were larger for those not working during the school term.
c) Term-time earnings were greatest for those receiving no assistance from their parents.
d) Summer earnings were highest for those receiving no assistance from their parents.
e) Parents contributed the largest number of dollars for those not borrowing.

Summary

1) Of all the variables, term-time earnings have increased most, and the change is most noteworthy since 1967-68. Men have increased term-time earnings from an approximate average of $180 (8% of the budget) in 1967-68 to about $650 (20% of the budget) in 1973-74. Women have increased term-time earnings from about $180 (8% of the budget) in 1967-68 to about $480 (18% of the budget) in 1973-74.

These increases have raised term-time earnings to 1/5th of the budget as a substitute for the parental dollar contributions in meeting college costs.

2) Parents are providing less, in real dollars and as a percentage, in terms of dollars given and theoretically expected to help their children meet college costs. When a trend analysis was made of all respondents to our series of three studies, the figures show in 1967-68 about 60% of the expectation from parents' income/assets was provided. In 1970-71 this percentage dropped to 51%, and a further decline to 39% was observed in 1973-74. For high academic potential students (ISSC monetary award winners also named state scholars), the percentages of reality to theory have dropped from 67% in 1967-68, to 54% in 1970-71, and to 43% in 1973-74. For average ability (grant) students the comparable percentages are 52% in 1967-68, 47% in 1970-71 and 33% in 1973-74.

Obviously, parents of high ability students consistently have provided more dollars in relationship to theory and reality than have parents of average ability students.

3) Summer earnings have remained as a constant in net dollars and as a substantial percentage of the resources over the past six years. Obviously, students are earning more per hour worked in the summer, but year-round enrollment has significantly affected the number of ISSC winners engaged in full-time summer employment. ISSC summer award payments have increased from $500,000 in 1967-68 to $1.0 million in 1970-71, and to $2.2 million in 1973-74, reflecting vastly increased enrollments.

4) The role of student educational loans has also been static or slightly down in mean dollars borrowed or as a percentage of the college budget over the past six years. Loans are probably being used by most students as the last resource to use when necessity requires they be used.

5) Non-repayable gift aid for each academic year surveyed indicates that, for men, between 37% and 38% of the college budget is met from this source. For women, the figures show 40% to 41%. Men continue to indicate they need more total dollars than women to attend the same colleges.

For men, the ISSC monetary award has decreased from 27% to 24% of the total college budget from 1967-68 to 1973-74. A proposed 1975-76 increase of $150 in the ISSC maximum award would do much to add between 4 and 5% of the share of the total costs the ISSC award will assume.

The impact of the federal grant dollars (Basic and Supplemental Grants) can be observed in noting that other gift aid for men has increased from about 10% of the budget in 1967-68 to about 14% in 1973-74. It is more pronounced for average ability ISSC grant winners, where the percentage of other gift aid increased from 8.3% in 1968-69 to 15.2% in 1973-74.

How students finance their educational costs can simply be described as using dollars from parents, non-repayable grants, educational loans, and dollars which the student has saved or earned from term-time or summer earnings. The role of each of these variables is subject to cross-currents of availability, attitude, knowledge of opportunity, proper application, and the meeting of eligibility requirements.

The data of Part III also suggest that the desire of many 18-22 year-olds still being claimed as tax dependents by parents is to gain financial independence. The dramatic increases in term-time earnings, in many cases, could reflect an attempt by many students to expect only those dollars from parents to meet college costs after the students had done all they could on their own.

The findings of this major section of the report have implications for financial aid officers and members of state scholarship commissions in many other states as well as Illinois. However, these findings are also related to other aspects of the survey results such as the respondents' subjective attitudes and opinions as reported in the following major section. Therefore, the general implications of the theory and reality of financing a college education as explicated in this section will be interrelated to salient findings in all other sections and discussed in the final summary section.

PART IV

THE OPINIONS AND ATTITUDES OF RESPONDENTS TOWARD VARIOUS ASPECTS OF FINANCIAL AID

The respondents were asked to express their opinions and subjective evaluations as an integral part of the information they were asked to provide. The topics covered are (1) the respondents' opinion of the degree to which they are financially independent from their parents, (2) the desirability of being able to use the ISSC monetary award out-of-state, (3) the extent to which the respondents applied for and received federal Basic Educational Opportunity Grants in 1973-74, and (4) the subjective opinions of the respondents about various aspects of the ISSC monetary award program.

A. The Extent to Which Respondents Considered Themselves No Longer Dependent on Parents

Three recent developments have concerned student financial aid administrators relative to the traditional concept that parents of an undergraduate have an obligation to help the student meet his or her cost of attending college. The first of these recent developments is the change in the legal status of young persons conferring adult or legal majority status on 18 or 19 year-olds. The second is the increase in average age of undergraduates, reflecting the growing practice of deferring entrance to college and of voluntary temporary interruption of the college career for travel, work experience or other purposes, and the increased undergraduate enrollment of persons older than the traditional 17 to 22 year-old age group. Third, the widespread and increasingly well known availability of student financial aid from a wide variety of non-family sources, including local, institutional, state and federal sources, has undoubtedly caused many parents to question the extent to which they need be involved.

Interrelated with these trends are concurrent indications that a growing percentage of monetary award recipients either in fact *are* or would very much like to be, considered financially independent of their parents. Such indications have included remarks and comments made by students and parents to financial aid administrators at many public and private institutions, and opinions expressed directly by students through such media as student newspapers. Beginning with the 1970-71 survey and continuing with the 1973-74 survey, we have made an attempt to gather empirical data on this contemporary phenomenon.

In the administration of public tax money through the operation of the ISSC, it has become necessary to adopt rules and regulations which will not freely permit an applicant or his family to secure financial gain by simply declaring financial emancipation. Obviously, it should not be possible for an applicant to receive a monetary award solely by the unsupported statements that he or she is financially independent of his family. Similarly, it should not be possible for the parents and/or guardians to continue, on the one hand, to claim the college-attending child as a dependent for tax purposes, and on the other hand, to have such actual support provided by the State of Illinois through an ISSC monetary award. Declared tax dependence, living in the parental home, and/or receiving a given amount of financial support from the family have been the criteria used to determine whether or not a student can accurately be regarded as self-supporting or as dependent upon parents. It is a matter of policy based on judgment as to how long a period of self-support is necessary for an applicant to acquire a valid status of financial independence from parents. When such a point is reached, an applicant should be able to apply for and receive a monetary award without reference to confidential parental financial statements. Currently, federal and state policies have established a minimum of at least one calendar year preceding the date of award, and some states (Illinois included) have asked that at least the full tax year preceding the calendar year in which the application forms become available shall be the period of time in which the applicant has not claimed financial independence or has not lived with his or her parents. The requirement of using the last full tax year for which income tax papers are on file establishes the capability to consult a public record (tax returns) by which the accuracy of the claim can be verified.

In the last two of the three surveys of monetary award winners, we were able to attest to the student's own

attitudes about his or her desire to be independent. In view of the changing legal status of young persons, the overall social trend toward increasing independence and social freedom, and the growing amount of funds involved in monetary awards for needy students, it seems most desirable that a baseline of accurate data about such trends be established and made available to the professional field.

The last two of the three surveys included the following question: "Do you consider yourself completely independent of your parents (that is, do you no longer receive financial support and reside in separate quarters both when school is in and out of session)?" The purpose of the parenthetical qualifying statement was to clearly delineate those students receiving *no* financial support from those who receive either direct monetary support and/or room and board at the parental home. Table 4.1 shows the distribution of the responses to this question cross-tabulated by sex.

TABLE 4.1

REPORTED INDEPENDENCE FROM PARENTS FOR FINANCIAL SUPPORT – BY SEX

Reported Independence/Dependence	Scholarship Respondents 1970–71 No.	%	1973–74 No.	%
Males				
Independent	30	8.0	47	12.8
Dependent	343	92.0	321	87.2
Total	373	100.0	368	100.0
Females				
Independent	33	9.9	44	12.9
Dependent	300	90.1	296	87.1
Total	333	100.0	340	100.0
	Grant Respondents			
Males				
Independent	59	19.9	153	31.5
Dependent	237	80.1	333	68.5
Total	296	100.0	486	100.0
Female				
Independent	66	23.2	190	34.7
Dependent	218	76.8	357	65.3
Total	284	100.0	486	100.0

These data show a consistent increase over the three year period in the percentage of respondents who considered themselves financially "completely independent" from their parents, for both grant and scholarship respondents, and for both males and females. The percentage gain was somewhat greater for grant than for scholarship respondents. In general, the percentage of "independent" students is much higher in the grant than the scholarship category. This may be attributed to the fact that the grant category includes more older and married students as well as more students from parents of low income who would be unable to contribute much, if any, to financial support of their college-attending child. There is remarkably little difference in reported independence between males and females except for a slightly greater percentage of female grant respondents compared with males.

The most important variables in financial "emancipation" of college students would be age and marital status.

To use an extreme example, it would be most unusual for a 40-year-old married man (or woman) to be financially dependent upon his (or her) parents for the financial support necessary to attend college. The responses to the question concerning financial independence were cross-tabulated separately by age and marital status as shown in Tables 4.2 and 4.3.

TABLE 4.2

REPORTED INDEPENDENCE FROM PARENTS FOR FINANCIAL SUPPORT – BY MARITAL STATUS

	1970–71		1973–74	
	No.	%	No.	%
Reported Independence/Dependence		**Scholarship Respondents**		
Single				
Independent	38	5.6	64	9.5
Dependent	341	94.4	613	90.5
Total	679	100.0	677	100.0
Married*				
Independent	26	92.9	27	87.1
Dependent	2	7.1	4	12.9
Total	28	100.0	31	100.0
		Grant Respondents		
Single				
Independent	62	12.1	165	19.5
Dependent	452	87.9	679	80.5
Total	514	100.0	844	100.0
Married*				
Independent	63	92.7	179	95.2
Dependent	5	7.3	9	4.8
Total	68	100.0	188	100.0

*Includes categories of "married," "separated," "divorced," and "widowed."

As expected, there were extremely strong relationships with financial independence shown for both age and marital status. Obviously, it would be necessary to "control" these two variables to discern a relationship between financial independence and any other relevant variable. Accordingly, for the subsequent analyses data records were selected only for those respondents who were single (that is, who checked "never married") and who were within the traditional age range of the undergraduate student, that is, 17-22 years of age. Within this selected group, it would be expected that the strength of relationship between financial independence and any other variable would be attenuated since the selection process removed most of those who had reported financial independence. However, since those removed were financially independent largely by virtue of an objective factor of age or marital status, the relationships occuring in the remaining group could reasonably be attributed to factors of direct interest to this study, e.g., the extent of reliance on financial resources other than parental support.

A number of analyses were performed with the data from single, 17-22 year-old respondents of the relationship between reported financial independence and several financial resource variables, including total amount of dollars borrowed, total amount of debt for college costs, total summer earnings, and average number of weeks worked during the school year. All of the relationships showed a similar pattern – higher percentages of financial

TABLE 4.3

REPORTED INDEPENDENCE FROM PARENTS
FOR FINANCIAL SUPPORT – BY AGE

Reported Independence/ Dependence	Age Category – 1970–71						Age Category – 1973–74					
	17–21		22–25		26+		17–21		22–25		26+	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Scholarship Respondents												
Independent	55	7.9	8	33.3	0	0.0	52	8.2	16	44.4	0	0.0
Dependent	624	92.1	16	66.7	0	0.0	586	91.8	20	55.6	0	0.0
TOTAL	692	100.0	24	100.0	0	0.0	638	100.0	36	100.0	0	0.0
Grant Respondents												
Independent	57	12.2	35	45.5	32	91.4	100	14.1	127	67.6	110	89.4
Dependent	409	87.8	42	54.5	3	8.6	609	85.9	61	32.4	13	10.6
TOTAL	466	100.0	77	100.0	35	100.0	709	100.0	188	100.0	123	100.0

TABLE 4.4

REPORTED INDEPENDENCE FROM PARENTS FOR FINANCIAL SUPPORT – BY AVERAGE NUMBER OF WEEKS WORKED*

Reported Independence/ Dependence	Av. No. Weeks Worked – 1970–71						Av. No. Weeks Worked – 1973–74					
	None		1–10		11–20+		None		1–10		11–20+	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Scholarship Respondents												
Independent	12	4.9	8	4.7	16	6.6	9	4.4	10	6.4	44	14.9
Dependent	235	95.1	170	95.3	225	93.4	194	95.6	146	93.6	251	85.1
TOTAL	247	100.0	178	100.0	241	100.0	203	100.0	156	100.0	295	100.0
Grant Respondents												
Independent	9	5.5	8	4.1	26	14.6	23	12.7	14	9.3	53	19.2
Dependent	156	94.5	196	95.9	178	85.4	181	87.3	150	90.7	296	80.8
TOTAL	165	100.0	204	100.0	204	100.0	204	100.0	164	100.0	349	100.0

*Includes only single respondents, 17–21 years of age.

independence occuring with greater reliance on a particular financial resource other than parents. For brevity, data are displayed for only one of the cross-tabulations, that being for average number of weeks worked.

The data in Table 4.4 show that average number of weeks worked is positively related with financial independence. Evidently the financial independence reported by these students is accompanied by a pattern of greater than usual self-help and/or loans. As noted, similar relationships were shown for the other variables.

The respondents were asked to further indicate their subjective feelings concerning their financial dependence or independence from their parents. Following the question which asked if they considered themselves no longer dependent on their parents, the following question was asked: "If yes, which of the following best expresses *your* feelings about the importance of financial independence?" In response to this question, the student could check one of the following answers: "extremely important," "fairly important," and "unimportant." The distribution of these responses is shown in Table 4.5.

TABLE 4.5

EXPRESSED IMPORTANCE OF FINANCIAL INDEPENDENCE FROM PARENTS, 1973–74 SURVEY ONLY*

Importance	Scholarship Respondents		Grant Respondents	
	N	%	N	%
Extremely Important	76	80.9	287	82.2
Fairly Important	16	17.0	54	15.5
Unimportant	2	2.1	8	2.3
TOTAL	94	100.0	349	100.0

*Data available only for this survey year.

The percentage distribution of responses is remarkably similar between scholarship and grant respondents, indicating that the strength of these subjective feelings is independent of scholarship or grant status and the background variables associated with such status. Beyond this similarity, it should be noted that this question elicited one of the strongest responses in terms of percentage distribution of any of the questions in the survey. Obviously, those students who considered themselves no longer dependent on their parents felt very strongly about the importance of such independence.

Those students who indicated that they considered themselves still dependent on their parents were asked the following question: "If no, which of the following best expresses *your* feelings about your present financial dependence on your parents?" The options offered as possible answers were "very satisfied," "satisfied," "makes no difference," "I don't like it, but tolerate it as necessary," and "I find it almost intolerable." The responses to this question are shown in Table 4.6.

TABLE 4.6

EXPRESSED IMPORTANCE OF FINANCIAL DEPENDENCE ON PARENTS, 1973–74 SURVEY ONLY*

	Scholarship Respondents		Grant Respondents	
	N	%	N	%
Very Satisfied	60	10.1	101	14.8
Satisfied	215	36.1	233	34.1
Makes No Difference	77	12.9	73	10.7
Don't Like It, But Tolerate It as Necessary	230	38.7	252	36.9
Find It Almost Intolerable	13	2.2	24	3.5
TOTAL	595	100.0	683	100.0

*Data available only for this survey year.

Again, it may be noted that the pattern of responses was quite similar between scholarship and grant respondents. It is interesting to note that the responses to this question posed to students who indicated that they were financially dependent on their parents showed, in aggregate, little strength of feeling one way or the other. This is in sharp contrast to the strength of feeling about the importance of financial independence reported by those who considered themselves financially independent. In fact, there was some tendency toward a complacent attitude in regard to financial dependence; 10.1% of the scholarship respondents and 14.8% of the grant respondents indicated they were "very satisfied" with their status of financial dependence, compared with very small percentages (2.2 and 3.5, respectively) of those respondents who indicated that they found it "almost intolerable."

Attitudes toward financial emancipation from parents seem to be related to patterns of self-help and other aspects of "packaging" financial aid. Thus, the inauguration of a data base on recipients' attitudes and opinions in the 1973-74 survey will serve as a benchmark against which to measure future change.

B. The Use of the ISSC Monetary Award Out-of-State

The 1970-71 and the 1973-74 surveys included the following question: "If your ISSC monetary award could have been used outside Illinois, would you have preferred to attend an out-of-state institution?" The respondents were asked to simply indicate yes or no to this question. The purpose of this inquiry was to determine the potential impact of the monetary award on college choice in terms of potential migration of Illinois students to colleges in other states. Of special interest was the potential difference of impact on those attending public versus private institutions. Table 4.7 displays the positive and negative responses to this question cross-tabulated by type of control of the institution they were attending at the time of the surveys.

TABLE 4.7

PREFERENCE FOR AN OUT-OF-STATE INSTITUTION IF THE ISSC MONETARY AWARD COULD HAVE BEEN USED OUTSIDE ILLINOIS – BY TYPE OF INSTITUTION

Out-of-State Preference	1970–71		1973–74	
	No.	%	No.	%
Scholarship Respondents				
Public				
Yes	87	27.0	96	29.4
No	235	73.0	230	70.6
TOTAL	322	100.0	326	100.0
Nonpublic				
Yes	118	32.1	110	29.6
No	250	67.9	261	70.4
TOTAL	368	100.0	371	100.0
Grant Respondents				
Public				
Yes	96	28.9	203	32.3
No	236	71.1	426	67.7
TOTAL	332	100.0	629	100.0
Nonpublic				
Yes	59	24.5	123	31.1
No	182	75.5	272	68.9
TOTAL	241	100.0	395	100.0

As shown in Table 4.7, there were surprisingly small differences in the expressed preference to use the ISSC monetary award out-of-state by type of institution (public versus private), between grant and scholarship respondents, and over the three-year period encompassed by the two surveys. Most of the survey respondents (between 2/3 and 3/4) would have preferred to attend an Illinois institution even if the out-of-state use of the monetary award were allowed. This may well be a tribute to the strength, diversity, and wide geographic dispersion of both public and private institutions of higher education in Illinois. The substantial minority of students who would have "preferred to attend an out-of-state institution" probably overstates the actual percentage of students who would have left the state since the combination of higher tuition at public institutions out-of-state and increased travel costs between home and the college attended would probably have precluded actual attendance of many of these students. Nonetheless, it can be concluded that the restriction to Illinois colleges and universities probably retains substantial numbers of students within the state.

C. Respondents Who Applied For and Received Basic Educational Opportunity Grants

As noted previously, the Basic Educational Opportunity Grant (BEOG) is a federal program of grant aid initiated in 1973-74. The BEOG is to be a minimum or "floor" upon which other sources of financial aid, such as the ISSC monetary award, are to be used as needed. Thus, it seems important to develop a baseline of data regarding Illinois students who are involved in the new federal grant program. It should be noted that since the BEOG program began during the year of the last survey and involved only freshmen, there was only a small portion of the total respondents in this series of surveys who were involved. Data and findings are presented in this report because it is assumed that the federal grant program will be a continuing one that will inevitably involve a large proportion of Illinois students who will seek financial aid from either the state or federal government.

The 1973-74 survey asked a two-part question, inquiring if the respondents filed an application for a BEOG and, if they did, whether or not they received funds from the program. The data resulting from this inquiry are presented in Table 4.8.

TABLE 4.8

NUMBER AND PERCENTAGE OF RESPONDENTS WHO APPLIED FOR AND RECEIVED BASIC EDUCATIONAL OPPORTUNITY GRANTS, 1973–74 ONLY*

Applications and Awards	Respondents			
	Scholarship		Grant	
	No.	%	No.	%
Applied For				
Yes	128	18.0	220	21.1
No	583	82.0	822	78.9
TOTAL	711	100.0	1,042	100.0
Received Award				
Yes	48	37.5	112	50.9
No	80	62.5	108	49.1
TOTAL	128	100.0	220	100.0

*Data available only for the 1973–74 survey. Award limited to freshmen.

The data show that a slightly lower percentage of the scholarship respondents applied for the BEOG compared with grant respondents (18% versus 21.1%), but a substantially higher percentage of the grant respondents (50.9%) received awards compared with scholarship respondents (37.5%). This finding is related to the differences in level of family income and other resources available to the grant respondents compared with scholarship respondents.

D. Subjective Opinions and Comments of the Respondents about ISSC Programs

The final item on the questionnaire specifically encouraged the respondents to offer their subjective comments: "If you wish, you may use the space below for general subjective comments on the ISSC monetary award program." In the 1967-68 survey, the number of comments from scholarship and grant respondents were 324 and 285, respectively. The number of comments from scholarship and grant respondents in the 1970-71 survey were 334 and 271, respectively, compared with 327 and 681 in the last survey. The comments ranged from one word ("Thanks!") to lengthy expositions on a wide variety of topics. All of the responses were read independently by several persons working on the project and grouped into the following categories:

(1) expression of appreciation or thanks
(2) expressions of praise for various aspects of the program
(3) indications that better grades were possible because of financial aid
(4) references to specific choice of college made possible by the awards
(5) statements that the monetary award made college attendance possible
(6) suggestions for improving various aspects of the program
(7) criticisms of the programs

These categorizations were consistent through the three surveys. However, in the final survey a large number of comments were noted which referred to the financial independence or emancipation of the respondents from parents. These are discussed separately in the final section of this part of the report.

The responses in the seven categories common to all the surveys are presented separately below, first by scholarship then by grant respondents. A tabular distribution by category is included at the end of this section. The specific quotations of the comments from all three survey years are presented without specific designation. All the quotations used are stated verbatim, and, wherever possible, are used in their entirety.

In terms of the categorization used, it must be noted that many of the comments ranged across two or more of the separate categories. For example, consider the following actual subjective comment, *"I thank ISSC for awarding me the grant. Without it I would never have been able to go to school. With my husband being in the hospital, your help has been greatly appreciated. Thanks again. I do think applicants should be screened closer as there are some who work full-time, receive GI benefits, yet are receiving the Illinois State Scholarship. This I don't think is fair."* Obviously, parts of this overall comment could be categorized in at least three and possibly four of the seven categories listed above, including (1) expression of appreciation or thanks, (5) statements that the monetary award made college attendance possible, (6) suggestions for improving various aspects of the program, and (7) criticisms of the programs. Because of the very large number of comments, we were able to select comments which were clearly in a single category and yet would fairly represent the views of the respondents.

Scholarship Respondents

1. Expressions of thanks from scholarship respondents in all three surveys ranged from a concise "Thank you" to more extensive remarks, such as:

"ISSC has been a great help to me and I cannot express enough appreciation to thank you for all the help you have given me. Thank you!"

"I really love receiving the ISSC because it has helped me in paying for my tuition and I think it is a beautiful program for students who are willing to continue their education."

2. Praise for various specific aspects of the scholarship program was expressed by a substantial number of the scholarship respondents in all three surveys, many of the comments being quite lengthy. Some of the remarks were:

"Having educated people is an intangible asset to the state of Illinois. Illinois benefits as soon as these people graduate from school. I believe we should do everything to continue both scholarship and grant programs."

"The program has been quite helpful to me and appears to be a quite satisfactorily run program, but the rising tuition costs and pressure by state government officials and agencies will indeed create problems for the program."

"I think that the program is essential, not only for students of parents whose financial status is similar to that of my parents, but especially for minority students who unquestionably deserve equal opportunity to attend institutions of high quality education."

"Thank you ISSC. Thank you also for this opportunity for 'feedback'. This too is an important link in our educational process but too often overlooked! A very commendable questionnaire."

3. Many of the scholarship recipients, in addition to expressing their gratitude for the monetary award, specifically indicated that the financial aid had improved their academic performance by reducing worry about finances and/or removing the necessity for part-time work, for example:

"Because I am concentrating in the field of chemistry and related sciences, I have a heavy academic schedule, and thus it is difficult to work very much during the school year. Therefore, I'm very thankful that the state of Illinois provides such money for educational pruposes."

"Without this . . . I would have had to work more hours part-time during school, which can greatly hamper grades and worthwhile extra-curricular activities."

"It has been extremely helpful because more studying can be done instead of having to go out and get a part-time job to help out. More time can be put on studies without worries."

"Studying would be very difficult without the program . . . working part-time that first year would surely have made me drop out."

4. Being able to attend a college or university of one's choice was cited as a main advantage of the scholarship program, particularly when such aid made attendance at nonpublic institutions possible. Many of the scholarship respondents, most of whom were attending nonpublic institutions, indicated that they probably would have been attending another school without the aid, generally as commuters to or as residents of, less expensive nonpublic or public institutions. Some of the comments pertaining to choice of college follow:

"I think the ISSC provides fantastic opportunities for students who are not financially able to pay for a college education. For me personally the ISSC has made possible my attendance at a school of better quality and has in my opinion guaranteed me a more meaningful education. For this I will be forever grateful."

"I think the Illinois Scholarship is a fine program. I think it is also right that a student has a choice to go to a private or public college. I think it would be a waste to not give scholarships and keep building bigger public institutions and leave the private ones go unfilled."

"In my case it is the only way I could have attended college of my choice."

"With the scholarship I was able to seek out and receive the educational opportunities which were best suited

to my need."

5. As would be expected from the findings already discussed in Part II of this report, an increasingly large proportion of the scholarship respondents over the six-year period studied specifically mentioned that without the scholarship they would have not been attending college at all:

"The Illinois Scholarship and Grant programs are very beneficial to the college students and those desiring higher education. Without such financial aid, many with the incentive to get ahead and the love of learning would be unable to do so. I am grateful to the state of Illinois for giving me such a wonderful opportunity."

"If it weren't for these programs, I still would be putting cans on the shelf in a grocery store. This program has given me the opportunity to improve and prove myself."

"The ISSC is a very good program, without it college education would be a dream instead of reality."

"I am a married man with two children. I don't believe I could have made it if I didn't receive the ISSC. December 21 I finished my program. May 25 I will graduate with honors. I am presently teaching in one of Chicago's public schools. ISSC is the best thing that could've ever happened to me. My wife thanks you. My children thank you. I thank you."

"Without this money, it would be impossible for me to attend college, and I would be stuck as many women are in dead-end jobs. I am extremely grateful that this money is available to help me do something for the world! Thank you!"

6. The scholarship respondents offered a wide range of suggestions for improving the program. These generally pertained to two main aspects: (a) enlarging the program to permit both more funds per student (particularly for those attending nonpublic institutions) and more total scholarships available (including some categories of students not now eligible), and (b) allowing expenses other than tuition to be covered by the scholarships. There were numerous references to the amount of the monetary award particularly in view of rising tuition costs at nonpublic institutions. Examples of the comments are:

". . . I am concerned about the rocketing tuition rates, especially in private schools. While the scholarship may cover tuition and board in public schools it doesn't even cover tuition in private ones."

"State Scholars should be able to receive funds for graduate study. In graduate work, scholarships should be available for use in institutions outside of Illinois."

"I would like the ISSC to give faster notices of monetary awards or grants to recipients."

"I do not know if the ISSC monetary award can be used outside of Illinois, but it would be very helpful to me if it could. I think that the monetary award should cover enough money for the entire amount of tuition no matter what accredited school the student may want to attend."

"It would be better if the money not used for tuition could be applied for parking fees, lab fees, book fees, and summer school instead of being returned to the ISSC when the tuition costs do not exceed the ISSC scholarship."

"How about helping with room and board when living on campus?"

7. As is probably inevitable in as massive a program as the ISSC scholarship and grant award, general criticisms of various aspects of the operation and administration can be expected. A few of the comments pertained to technical

procedures such as inadequacies of the application form and excessive processing time, for example:

"The form sent out each year is confusing and it is difficult for both students and the parents to fill it out."

"Why does it take so long to get results from you?"

"The application form is too complicated. My father would not fill out the income portion, but gave me his income tax statement and told me that I could do it. The forms should be written so that information transfers directly from the tax statement. Also the language of the form need not be so technical."

"There ought to be some simple way for the student to know when they'll have to receive and send out those forms."

Most of the criticisms, however, dealt with important and fundamental issues underlying the effectiveness and basic assumptions of the monetary award program. Specifically, they refer to elements of (a) unfairness, (b) laxity, (c) inflexibility, and (d) philosophical assumptions. Representative comments for each of these four major areas of criticism are as follows:

(a) Unfairness:

"It seems unfair that students who do not maintain a B average should continue to receive scholarships."

"I think consideration should be made as to students whose parents are financially solvent. Just because the parents have the good sense to pay off a mortgage or stay out of debt shouldn't hurt the student's chance for a full scholarship. Often times the student must still finance his own education."

"I don't think that it's fair for a student going to a private college to get so much more money than one going to a public school with much cheaper tuition. I don't think it should be called a scholarship, because it is more based on financial need."

"My financial position this year is worse than last year, yet I am receiving less of an award. Why?"

"The way the financial awards are assessed puts some people at a disadvantage – for instance a farmer's income does not at all reflect net income."

"I think it's extremely unfair that in order to receive money from the state, you must attend an institution of the state. I don't believe the program is set up for the Illinois student except as a secondary consequence. Primarily, it aids the universities, which granted need the assistance."

(b) Laxity:

"It should not be based on need alone. There are too many jerks in school wasting the state's money for an education they neither strive for nor care about."

"I think that when the ISSC is evaluating a student's earnings and savings, it should determine what percentage of his earnings a student is saving. Many students appear to be more eligible for aid because they either did not manage their high school and summer earnings very successfully, or they purposely invested a lot of money in large purchases, such as cars, which isn't made very clear on PCS form."

"... that much more money would be available to more students if greater care was taken by the Commission to investigate the stated financial resources of the recipients. I have known several very well

off individuals who have received the maximum award yearly through juggling of their confidential statements."

"I was able to 'hide' money from my personal savings account. I simply opened another account at another bank to make it appear that I was even more in need of a scholarship. This money I did not include on the financial statement."

(c) Inflexibility:

"Unfortunately it is not made available to everyone due to some strange rules – there is no personalized feeling for special cases. There must be more personalized investigation into the need of everyone. The man who spends his salary foolishly due to drinking or mismanagement —his children are also left out – after all, financial aid is given to the student not to the family!"

"I feel that certain family situations are not adequately evaluated."

"I am the son of a widow who has had to help put two sons through school. She is over 60 and has less than two years to teach after I graduate. As a teacher, her salary is minimal compared to some young parents who get large grants. You seem to help young parents because they are in debt starting out, but what about older ones that are about out of working years?"

"Late last summer we moved out-of-state and I will subsequently be unable to collect the remaining three years of scholarship. I had nothing to say about my family's departure from Illinois and see no reason why I should be penalized for such a move. I graduated from an Illinois high school, I won the scholarship in Illinois and I am still attending an Illinois college."

(d) Philosophical assumptions:

"In discussion with many ISSC recipients, it is generally agreed upon that there seems to be a basic 'wrong' about the financial standings of families: Those who own a home, and are not in debt get no money, whereas those who could do the same but have a mortgage on a second 'summer' home and owe on a car, are considered 'in need,' and get aid."

"The way it is now, a student is penalized for saving for school rather than buying a car."

"Rather than assist middle-class students, it pushes the aid of minority students. Obviously the middle-class now receives unfair treatment while favoritism is given to the lower-class minority."

"I feel that when a student reaches the age of 21 or if he is married his parents should no longer be held financially responsible for him."

Grant Respondents

The comments of the grant respondents, like those of the scholarship respondents, ranged over a wide variety of topics. However, there seemed to be more emphasis on inflexibility and unfairness rather than laxity and unacceptable philosophical assumptions. The grant respondents often offered lengthy expositions, many of which were extremely perceptive. The comments were evaluated and categorized in the same manner as were the scholarship respondents' comments.

1. The grant respondents, like the scholarship respondents, offered comments expressing gratitude ranging in length from one word (Thanks!") to more extensive remarks such as:

"I am grateful that such a program is available in Illinois, and I think it is great that many students can attend school who could not be in it if it wasn't for the ISSC."

2. Many of the grant respondents specified their expressions of gratitude with praise for some particular aspect of the monetary award program.

"I am most grateful for the help from Illinois – it has made college very possible and enjoyable for me. I appreciate the prompt returns of applications and the concern of the state in its college-age students."

"The ISSC award has made it possible for many minority groups to attend an institute of their choice."

"The manner in which it is administered through the universities is very efficient and does not result in any embarrassment to the aid recipient."

"I am very thankful there is such a program available for students who are not 'brain children' and do not have the money to make something out of their lives."

3. Many of the grant respondents pointed out that the decreased financial burden made studying easier, part-time work less necessary and college life more enjoyable. The following comments are representative of many:

"I think it is a very good program. It assists the student in devoting more time to academic endeavor, freeing him from preoccupation with expenses during the school term. I found that my grades significantly improved."

"If I would have had to earn all of the extra money, I would have had difficulty keeping up grades."

"I think it is a wonderful thing. It took much pressure off me personally so I could devote more time to studying . . . I hope I can someday repay the money spent on my education, so that some other student will be able to continue his education."

4. Some of the grant respondents indicated that they probably would have been attending another school if it had not been for the grant aid; of these, most indicated that they would not have been attending a nonpublic institution without assistance:

"I really feel that this program should be continued. I know that many of my friends at college could not be there except for the ISSC – many of us that would prefer a private school would be unable to go to one if we did not have this scholarship or grant."

"The grant allowed me to attend the college of my choice, a private college that had the specific major I wanted."

"If it were not for the program, I would not be attending the college of my choice."

5. Many of the grant respondents mentioned explicitly that they would not have been in college had it not been for their monetary award. For example:

"I have to depend on the ISSC money to get me through school."

"The program is great because without it there would be no way for me to attend the institution in which I am presently enrolled. Financial aid is very important to me since I am financially unable to do so on my own. My schooling is very important to me and my family."

"I am very grateful for the grant. Both my older and younger sisters are presently in college, also, so even though my mother and father both work, it would be an extreme hardship for us all to stay in school without the ISSC grant."

"The ISSC means very much to me and many of my friends. Without this money from ISSC many of us, including myself couldn't go to college. It is a very necessary program."

6. The grant respondents offered many suggestions for improving the grant program. Most of these suggestions centered around the idea of enlarging the grant program, either in the amount awarded to each student or to grant many more monetary awards.

"The amount of the award should be increased."

". . . it should try to give assistance to as many people as possible as this is the only possible way some very intelligent but 'not so well off' people have of gaining a college education."

"I feel that if more serious minded students were aware of the program we would be raising the number of good students who would be staying in school."

"If the program must be changed, I feel that it would be better to let students repay their aid when they graduate instead of doing away with the program."

"I think a better system or organization for giving out ISSC awards is needed, such as interviews with applicants."

7. Various criticisms of the grant program were made by the recipients. These are presented below in the same subcategories offered for the scholarship respondents' criticisms.

(a) Unfairness:

"The form for farmers does not seem to keep the farmer's expenses in mind all the time. The figures recorded for inventory, land value, etc. are extremely large for a small farmer, but the expenses cancel out a good share of the assets."

"I believe that the middle-income family is not given enough consideration in this program. My father now earns $16,000 a year because of inflation and the high cost of living is worse off than two years ago when he was making below $15,000 yearly."

"The ISSC program seems to award money on the basis of parents' assets and savings. People who have conscientiously saved for their children's education for many years and have deprived themselves of many things are actually punished for doing so! They receive little or no aid; whereas people who flaunt their money with little worry for the future are almost rewarded for doing so by receiving the full $1300."

(b) Laxity:

"Some of the awards are confusing. One of my acquaintances receives almost a full waiver of tuition and fees; she is from a family of two children, her parents both work, and they are financially well off. Another of my friends, whose mother is a widow with seven children has been told that she is not eligible."

"I don't understand how it works. I have friends that have more money in their families than mine, but I

get less of a grant than they do."

"From the conversation with fellow students regarding ISSC monetary awards, it appears that many students receive awards when they could well afford to do without them."

(c) Inflexibility:

"Met many kids at school in similar situation as myself (father disabled). Figures in award application do not always reflect circumstances. Hospital bills, insurance, general bills, debts, etc."

"My relationship with my parents is not the usual, and it's difficult to express this relationship on the ISSC application."

"Students of minority groups especially should be contacted by school social workers who can show the student that a college education can be his or hers and encourage the students."

(d) Philosophical assumptions:

"It seems the very poor are the only ones that can go to college without making sacrifices on themselves and parents."

"Education should be free to all."

"You want too much personal information."

"What difference does it make what ethnic group I belong to or gender; do these classifications enter in on the determination of who should or should not receive assistance?"

As indicated earlier, the last survey included a large number of subjective comments pertaining to financial independence from parents. In fact, there were 92 such comments in the 1973-74 survey alone. These are included in the standardized categories (6) and (7). The comments referred to many aspects of financial independence, including the need or desire for the student to feel emancipated, the failure of parents to support the college student, and the recommendation that the ISSC modify its regulations defining a self-supporting student. A representative sampling of these comments follow:

"Very little concern is given for the student who must pay for his educational expenses all by himself. In the financial statements this is not indicated. I have paid for my education with no help from them (parents)."

"Requirements for self-supporting students are unrealistic. Proof of one year's self support should be sufficient."

"I find it unreasonable for the ISSC to expect parents to contribute $1,000 yr. for their son's or daughter's education. In my situation most of my peers have jobs and are paying room and board to their parents as a contribution. I am old enough now that I find it difficult to ask my parents to continue struggling at their age of 57 to help me, when they really should be planning for their own future retirement."

"My financial independence is so important to me – I hate to depend on parents. If it weren't for your loan I wouldn't be in school that's for sure. Thank you."

"This award has helped me to learn to live on my own without financial dependence on my parents. All students should have this opportunity – it is almost the most important aspect of my schooling."

"I am extremely thankful for the award. With it I have been completely able to pay for two years at a private college receiving no help from my parents. It helps me to feel independent of them even though I am not completely."

"I don't think it should be taken for granted that parents are going to contribute to their child's college education, because in many cases parents feel that the child should pay for his or her own college education."

"Parental income and assets should not be a consideration when judging a married student's eligibility for a monetary award."

"The thing about this award is that they depend too much on what the parents make. Of course my dad makes $20,000 but being totally honest with you, he does not give me a cent to live on or pay for school because he is against school and I'm sure there are other applicants with the same problem."

"My roommate has tried for ISSC and can't ever get it because they always look at what your parents make and what your parents own. They don't seem to realize that some of us want to put ourselves through school. Our parents have done so much for us already. We'd like to not have to take from them all the time."

The foregoing presentation of the respondents' subjective comments attempted to communicate to the reader the mainstream of freely offered and unstructured opinions. The following tabular display of the distribution of the comments by the categories which emerged from the range of topics covered is intended to show the relative constancy of the proportion offering such comments and the shifts in categories over the six-year period.

TABLE 4.9

DISTRIBUTION OF SUBJECTIVE COMMENTS BY CATEGORY

	No. of Respondents					
	Scholarship			Grant		
Category	1967 68	1970 71	1973 74	1967 68	1970 71	1973 74
Expressions of Appreciation or Thanks	24	31	38	29	30	120
Praise for Various Aspects of the Program	66	72	71	69	62	143
Better Grades Were Possible Because of Financial Aid	49	39	25	56	29	77
Choice of Specific College Made Possible by the Awards	37	30	24	9	19	9
Monetary Award Made College Attendance Possible	61	74	72	35	44	178
Suggestions for Improving Aspects of the Program	41	37	46	33	29	107
Criticisms of the Program	46	51	51	54	58	47
TOTAL	324	334	327	285	271	681

It is noteworthy that most of the comments are positive in tone and, somewhat predictably, appreciative of the monetary aid received. There is some increase in both critical comments and suggestions for improvement, and this may perhaps be expected as the programs become established and more familiar to the students in the sense that the aura or "halo effect" of newness of such monetary award programs wears off. The new category of subjective

comments on financial independence from parents is not separated from the standard categories used in all of the surveys.

Summary

In all three of the surveys the respondents were asked to and did provide an extensive range of opinions, attitudes and subjective comments about various aspects of financial aid.

The first of the topics dealt with the respondents' opinions of the degree to which they were financially independent from their parents. (It should be noted that responses on this topic were elicited only in the last two of the three surveys.) Analysis of the findings revealed that most of the scholarship and grant respondents reported that they were dependent on their parents for financial support; however, there was a discernible trend toward a decrease in this percentage. Furthermore, this trend was considerably stronger for grant respondents (especially males) than for scholarship respondents. A number of further analyses indicated that most of the group which had reported financial independence were married and/or older than the typical undergraduate. Following this finding, a number of analyses were performed with the data from single, 17-22 year-old respondents which showed that higher percentages of financial independence occurred with greater reliance on a particular financial resource other than parents – for example, self-help or loans.

In the final survey (1973-74), the respondents were asked to further indicate their subjective feelings concerning their financial dependence or independence from their parents. Analyses of these respondents revealed very strong indications that those students who considered themselves financially independent of their parents felt very strongly about the importance of such independence. On the other hand, those students who indicated that they considered themselves still dependent on their parents showed, in aggregate, little feeling about their dependence one way or the other. In fact, there was some tendency toward a complacent and satisfied attitude in regard to their financial dependence.

The second major topic about which the respondents were asked to indicate their opinion referred to the hypothetical use of the ISSC monetary award to attend an out-of-state institution. Somewhat surprisingly, a consistent two-thirds to three-fourths of both the 1970-71 and 1973-74 respondents indicated that they would not have preferred to use the award outside of Illinois. Furthermore, there were almost no differences whatever between this degree of preference between respondents in public and nonpublic institutions.

Because the Basic Educational Opportunity Grant will have an important impact on state financial aid in Illinois and elsewhere, it was decided, beginning in 1973-74, to obtain some measure of the number of students who applied for and received such grants. Approximately one-fifth of both the scholarship and grant respondents applied for the federal grant. However, over 50% of the grant respondents who applied received such an award compared with only 37.5% of the scholarship respondents.

The subjective comments of the respondents were most valuable in revealing matters of importance to them that were not included in the structured items which comprised the remainder of the questionnaire. These comments revealed a significant reservoir of gratitude, appreciation and general good will toward the ISSC programs. Especially important in terms of the goals of the ISSC were the many comments indicating the crucial role of monetary assistance in choice of college and, indeed, in enabling attendance at all. A notable minority of the respondents had critical comments and constructive suggestions for improvement of various aspects of the programs. Regrettably, many of the criticisms showed a misguided or completely mistaken view of the purposes and operation of the programs, indicating the need for further efforts toward fuller communication with monetary award applicants and recipients.

The subjective comments did corroborate the findings about the growing importance of the need for financial emancipation from parents on the part of many of the respondents.

PART V

SUMMARY OF THE REPORT

The purpose of this final part of the report is to review the objectives and design of the study, to summarize the salient results and to discuss the implications of the findings for the continued improvement of the Illinois State Scholarship Commission and similar state student aid programs.

A. Purpose and Design of the Study

The overall purpose of the series of three surveys described in this report was to determine the present effectiveness and future direction of monetary award programs administered by the ISSC. Embodied in this general objective of all three surveys and the analysis of the findings are the following questions:

1. What effects do the programs of financial assistance and the level of funding have on
   a. college attendance patterns among the various types of institutions?
   b. decision to attend and to remain in college?
   c. distribution of resources for college among gift aid, loans, self-help, and parents' contributions?
2. How do students really finance college costs, and how does reality compare with the theoretical expectations derived from the financial need analysis standardized formula?
3. How do students feel about various aspects of the monetary award programs?

The overall design of the study was to determine trends over time as revealed in the series of three surveys. The first survey included data gathered from monetary award recipients in the 1967-68 award year. The results of that survey were published in an extensive report. A replication of the 1967-68 survey was conducted in the 1970-71 award year. The findings were not published in a formal report, but, as with the earlier survey, were used to modify and improve ISSC programs and operations. With the addition of the 1973-74 survey conducted at an interval identical to that between the two earlier surveys, the longitudinal view of the aspects examined in these surveys extends from the 1967-68 academic year through the 1973-74 academic year.

In all three surveys, a random sample of 1,000 was drawn from the total number of scholarship recipients during the academic year. A random sample of 1,000 was also drawn from the grant award recipients in the 1967-68 and the 1970-71 surveys. The sample was increased to 2,000 grant recipients during the 1973-74 survey due to the large increase in the number of grant recipients. Thus, the finite study population of scholarship and grant recipients, respectively, was 9,297 and 6,586 in 1967-68; 14,292 and 34,077 in 1970-71; and 13,488 and 58,956 in 1973-74.

A specially designed questionnaire was administered, without follow-up, to the sampled recipients. The respondents were guaranteed anonymity. The overall response rate (scholarship and grant samples combined) was 69.3% for the initial survey, 64.7% for the second survey, and 58.4% for the last survey. These returns resulted in the following number of usable questionnaires: 757 scholarship and 630 grant respondents in 1967-68; 707 scholarship and 587 grant respondents in 1970-71; and 711 scholarship and 1,042 grant respondents in the 1973-74 survey.

This study consistently differentiates for evaluation and analysis two types of monetary award recipients, namely, those receiving scholarships and those receiving grants. All references to *scholarship recipients* designate monetary award recipients who are also named *state scholars* by the ISSC. A state scholar demonstrates high academic potential on the basis of academic ability test scores and academic record achieved in high school. The term *grant recipients* refers to monetary award recipients who either did not ask to be considered for state scholar recognition or did not qualify for this program of recognition for high academic potential as determined by the ISSC.

All monetary award recipients must demonstrate the need for financial aid to attend the Illinois college of their choice. The distinction between scholarship recipients (high ability students) and grant recipients (typically average ability students) enables Illinois and other states to observe significant differences in the major variables of

this study -- characteristics of award winners, program impact on access and/or choice, how students finance their education, a comparison of theory and reality of contributions to meet college costs -- by ability levels. For the purposes of this study, we retain the distinction between scholarship and grant recipients to (a) maintain a longitudinal view dating back to the original 1967-68 study (b) enable the reader to compare these data with those from commissions with similar programs in other states and (c) provide a baseline data bank in the event that Illinois may sometime be forced to differentiate among applicants on some relative ability measure.

B. Overview of the Salient Findings

A "profile" of the respondents was developed by examining the distribution of responses on many key variables. Of these, the following four designated control variables were consistently used for cross-analysis of the responses from both the scholarship and grant groups.

1. Sex: scholarship respondents were divided about evenly between men and women in all three surveys; there were slightly more men than women in the grant respondent groups.
2. Commuter/Resident Status: the grant group includes substantially more commuters (53.8%) than the scholarship group (32.1%) in 1973-74. This difference is related to the greater percentage of grant respondents enrolled in public two-year colleges.
3. Class Level: both scholarship and grant group distributions are skewed toward the freshman and sophomore levels: about one-third of both groups are freshmen in the 1970-71 and 1973-74 surveys.
4. Type of Institution: Decreasing percentages of grant respondents attend private four-year colleges over the period studied (from 71.4% to 32.2%). For grant respondents, the shift is from private four-year colleges to public two-year colleges. The distribution is much more stable for scholarship respondents, although some decline is also noted for private four-year colleges (from 57.5% in 1967-68 to 50.8% in 1973-74).

From these data and examination of the differing distributions on a large number of other variables, it is possible to delineate contrasts between the "profiles" of scholarship and grant respondents.

In comparison with the scholarship respondent, the grant respondent was more likely to (a) be a commuter than a resident student (b) be attending a public rather than a private institution (increasingly, a two-year instead of a four-year college or university) (c) be older and/or married, divorced or widowed rather than single (d) be a member of a minority group (e) have lower college grades (f) have attended more than one college, and (g) report a lower level of educational attainment of his or her pare·

These profiles should be borne in mind in interpreting the following salient findings of this study, since they underly many of the differences in the impact of the monetary awards on scholarship versus grant respondents.

Impact of the Awards on Access and Choice of College

1. The data gathered in the three surveys showed dramatic increases in the percentage of students indicating that they would have been denied access to any college as a full-time student without the financial assistance provided by the ISSC monetary award; the percentage of students so indicating more than doubled over the six-year period for both scholarship and grant respondents. The impact of the relative increase is magnified by the striking increase in the number of monetary award recipients, especially those designated as grant respondents whose numbers increased from 6,586 in 1967-68 to 58,956 in 1973-74. Among the scholarship and grant respondents indicating they would have been denied access to college without ISSC financial assistance, females are increasingly represented to a much greater extent than males over the six-year period studied.
2. Because of the striking increase in percentage of students who indicated they would not be able to attend without ISSC financial assistance, relatively small percentages remained by 1973-74 to consider the question of *where* they would attend. However, this relative decrease is concurrent with and represented by, an increase in absolute numbers because of the dramatic increase in the base number of recipients, particularly those designated as grant recipients.
3. Among those indicating that they would attend another college without the ISSC monetary award, nearly two-thirds were nonfreshmen.

4. There was a strong tendency for enrollment shifts among types of colleges to include decreases in enrollment at private four-year colleges and universities, and a shift toward increased enrollments at public four-year and two-year institutions, particularly for grant students. As was shown clearly in the initial survey, the ISSC monetary award has enabled many students to enroll at private colleges and universities with relatively higher costs. Unavailability of the award would evidently require them to change to a lower-cost public institution, or increasingly, discontinue college attendance.
5. Of those who indicated they would not be able to attend college, the predominate alternative plan was to seek work. By the 1973-74 survey, the projected number of grant recipients who would seek work rather than continue to attend college reached nearly 24,000 students.
6. Those respondents who would have remained at the same institution without ISSC financial assistance indicated that they would have sought alternative financial resources, largely through extra work, either as a single alternative, or in combination with loans or more assistance from the family.

Theory and Reality of Financing a College Education

1. Of all the variables, term-time earnings have increased most, and the change is the most noteworthy since 1967-68. These increases have raised term-time earnings to 1/5th of the budget and are being used as a substitute for the parental dollar contributions in meeting college costs.
2. Parents are providing less, in real dollars and as a percentage, in terms of dollars given and theoretically expected to help their child meet college costs. When a trend analysis was made of all respondents to our series of three studies, the figures showed in 1967-68 about 60% of the expectation from parental income/assets was provided. In 1970-71 this percentage dropped to 51%, and a further decline to 39% was observed in 1973-74. For high academic potential students (ISSC monetary award winners also named state scholars), the percentages of reality to theory have dropped from 67% in 1967-68, to 54% in 1970-71, and to 43% in 1973-74. For average ability (grant) students the comparable percentages are 52% in 1967-68, 47% in 1970-71, and 33% in 1973-74.
3. Summer earnings have remained fairly constant in net dollars and as a percentage of the resources over the past six years.
4. The role of student educational loans has also been static or slightly down in mean dollars borrowed or as a percentage of the college budget over the past six years. Loans are probably being used by most students as the last resource to use when necessity requires they be used.
5. Non-repayable gift aid for each academic year surveyed indicates men need more total dollars than women to attend the same colleges.

Opinions and Attitudes Toward Financial Aid

1. Analysis of the findings revealed that most of the scholarship and grant respondents reported that they were dependent on their parents for financial support; however, there was a discernible trend toward a decrease in this percentage. Furthermore, this trend was considerably stronger for grant respondents (especially males) than for scholarship respondents.
2. Most of the group which had reported financial independence were married and/or older than the typical undergraduate. Following this finding, a number of analyses were performed with the data from single, 17-22 year-old respondents who indicated independence, which showed greater reliance on a particular financial resource other than parents -- for example, self-help or loans.
3. In the final survey (1973-74), the respondents were asked to further indicate their subjective feelings concerning their financial dependence or independence from their parents. Analyses of these respondents revealed convincing indications that those students who considered themselves financially independent of their parents felt very strongly about the importance of such independence.
4. On the other hand, those students who indicated that they considered themselves still dependent on their parents showed, in the aggregate, little feeling about their dependence one way or the other. In fact, there was some tendency toward a complacent and satisfied attitude in regard to their financial dependence.
5. In reference to the hypothetical use of the ISSC monetary award to attend an out-of-state institution, somewhat suprisingly a consistent two-thirds to three-fourths of both the 1970-71 and 1973-74 respondents indicated that they would not have preferred to use the award outside of Illinois.

Furthermore, there were almost no differences whatever between this degree of preference between respondents in public and nonpublic institutions.

6. Approximately one-fifth of both the scholarship and grant respondents applied for the federal Basic Educational Opportunity Grant. However, over 50% of the grant respondents who applied received such an award compared with only 37.5% of the scholarship respondents who applied.
7. The subjective, unstructured comments requested of the respondents revealed a significant reservoir of gratitude, appreciation and general good will toward the ISSC programs. Expecially important, in terms of the goals of the ISSC, were the many comments indicating the crucial role of the monetary assistance in choice of college and, indeed, in enabling attendance at all. A notable minority of the respondents had critical comments and constructive suggestions for improvement of various aspects of the programs. Regrettably, many of the criticisms showed a misguided or completely mistaken view of the purposes and operation of the programs, indicating the need for further efforts toward fuller communication with the applicants and recipients. The subjective comments did corroborate the findings about the growing importance of the need for financial emancipation from parents on the part of many of the respondents.

C. Summary and Implications

The basic purpose of research and evaluation studies such as this is to apply the research findings to operational decisions and/or add to the understanding of the rationale for current student financial aid administration and policies.

The longitudinal analysis of this report permitted both an analysis of current practices as well as trends over the past six years. As has been shown thus far, most of the trends are linear and evidently point toward continuing changes.

Financial need analysis is both an art and a science. It is an art in that it requires skillful blending of the various governmental and citizen interests. The "science" in the process is emerging as an ever-important element as student aid grows in dollars involved, and the percentage of all aid dollars coming from governmental funds requires more documented quantitative reporting and fewer subjective judgmental practices.

The student financial aid profession requires a documented, quantitative and consistent response to the question of why certain decisions are made about students and families in response to their applications for public funds to help meet the costs of attending postsecondary education.

The study permits the conclusion that Illinois state scholarships and grants do affect the decision to attend college, the choice of college, enrollment distribution between public and private colleges, and the ability of students to maintain reasonable levels of loans and part-time work. The longitudinal approach of this study revealed that several of the most important effects of the program are increasing in impact.

One of the crucial impacts of the ISSC program is on access to college, especially for many students "new" to higher education. Such students include those from minority group backgrounds, persons older than the traditional undergraduate student, and many "first-generation" students from families whose traditions did not include college attendance. The grant program in particular is helping to open the door to college for many thousands of students who could not otherwise consider enrolling because of the absence or inadequacy of family financial resources and/or because a poor record of academic achievement or ability precludes gift aid based on such a measure. The findings of this study are potentially useful in identifying those to whom ISSC financial aid seems to be particularly crucial in providing access to college. Such data can be helpful to high school and college financial aid counselors.

The financial problems of institutions of higher education are well known, especially the plight of the private colleges caught in a spiralling cost-price squeeze between inflationary costs and stable or even declining enrollments. As such colleges attempt to maintain solvency and growth through increases in tuition and other costs to the student (often the only available source of additional funds due to the erosion of endowment income and both corporate and private donations reflecting current economic problems) they encounter increasing "consumer resistance," and in many cases price enrollment beyond the ability of many to pay. ISSC monetary awards have clearly provided thousands of students with a freedom of choice by enabling them to afford the costs of a private college. These colleges have found ISSC funds to be of utmost importance in maintaining enrollments and keeping in balance their

institutional budgets by not constantly increasing their expenditures for student aid from institutional funds. There are at least two important drawbacks to this policy from the point of view of the private colleges. One is the temptation or necessity to draw an increasing proportion of their student body from within the state to obtain ISSC funds through student tuition and fees, thus parochializing the student mix beyond the point which may be most desirable. The other is the increasing budgetary reliance on a source which is essentially beyond their institutional control and subject to annual review and approval by legislators, chief executive officers and master planners. However, despite these potential pitfalls, it seems clear that the ISSC programs have played an important role in maintaining the health of the private sector in Illinois higher education.

Some of the most important trends shown in the findings pertain to the "packaging" of financial aid by the individual student and the theory versus the reality of financing a college education.

The data of Part III suggest that the desire of many 18 to 22 year-olds still being claimed as tax dependents by parents is to gain financial independence. The dramatic increases in term-time earnings, in many cases, could be an attempt by many students to expect only those dollars from parents to meet college costs after the students have done all they could on their own.

In effect, it appears more students are saying to parents "don't provide all that you could give me to meet costs, but rather provide only what is required after I earn and/or borrow to the maximum of all that is available to me." Obviously, this is an attitude toward financial/parental emancipation which must be understood by financial aid officers. It is unfair to assume that for all students the above is applicable; clearly, there are parents who for one reason or another refuse to fulfill even minimal obligations of support for college costs. Parents' refusal to provide what dollars are theoretically available continues to require thousands of students to borrow or work excessive hours to provide the dollars to meet college costs.

Term-time earnings have dramatically increased in the past six years. Hours worked and pay per hour have increased to a level where it can be estimated that this variable is now about $580 above the theoretical expectation. By design or by necessity, this source has replaced the expected dollars not being provided by parents in the theoretical packaging of all aid resources.

If this trend is to continue, sufficient college work-study funds must be available, and jobs must also be available to students seeking them. The inter-relationship between the demands of the classroom and remaining in good academic standing and the time given to jobs for earnings cannot be ignored. The concurrent de-emphasis of academic probationary or dismissal decisions as well as increases in mean grade-point averages have seemed to permit more time for work to earn dollars and less time required to obtain the grades or credits needed to remain in school or graduate.

It can be implied that the availability of jobs and funds to pay for term-time work remain as most important variables. Additional research is needed to further indicate if parents, on the average, are responding in terms of providing dollars needed to cover a deficit in meeting college costs or whether the response is a reasonable sacrifice of their resources.

This study shows that students have made large and significant investments in their own future by using term-time and summer earnings (often in combination with loans) to finance their college education. Students reported that if the scholarship and grant awards had not been available, they would have been required to face the following alternatives: (1) forego college attendance; (2) attend a second or third choice institution; (3) work excessive hours, a choice which could have an adverse effect on the quality of their education; or (4) borrow very large sums of money to meet college costs. The impact of large loans which must be repaid after graduation and after the start of a carrer and/or family is a subject of concern to many educators.

The rationale of need analysis is under constant review. The basic questions remain--should the formulas reflect how students actually *do* finance their college costs or should the formulas indicate how students theoretically *should* or *could* finance their college costs? The reasonable sacrifice of a portion of parental financial resources, if and when available for college costs, is the historical rationale for objective need analysis. The parents' financial statement, and willingness to provide assistance, may be assessed one way by a college financial aid officer and in quite a different manner by administrators of large tax-funded programs.

Many financial aid officers have been aware for some time that actual parental financial support fell short of the reasonable expectation derived through the currently used formulas. Students have been required to replace the dollars not being provided by parents with increased self-help in the form of earnings and/or loans. The increasing

availability of student loans has no doubt also contributed to the fact that many parents are not providing from their income and/or assets the dollars that are theoretically available for college costs. Such parents, by design, obtained the loan funds or had the student borrow to replace the dollars they could have provided.

This study was predicated on the conviction of the authors that it is now time for the immense and burgeoning tax-assisted programs of student financial aid to invest a substantial portion of time, energy, and operating funds in program evaluation. The research and study undergirding such evaluation should also be the primary basis for modifying and improving present programs, developing new ones, and evolving general guidelines for long-range planning and growth.

Programs of student aid are very basic in the financing of postsecondary education. The enrollment, persistence, and graduation of thousands of students as well as the preservation of a dual system (public and private) of quality institutions are directly impacted by programs of student financial aid.

This longitudinal study has clearly indicated that changes over time require continual evaluation in both how students are financing their education and the impact of certain forms of student aid on both access to and choice of institutions. The new and significant desire for youth in their late teens or early twenties to have financial independence from their parents is observed in the 1973-74 survey findings to a degree not found in the 1967-68 survey.

The art and science of the financial aid administrator must constantly be tested against the reality of the responses of families and applicants to the meeting of college costs. This research has attempted to meet this challenge and responsibility.

Because trend data are as valuable as current findings, it is strongly recommended that another replication of this survey be done in 1976-77 and each of the three periods to follow.

Millions of taxpayer dollars invested in human capital require the same analysis of impact and return as would be done for similar taxpayer investments to provide defense, transportation, or other public services.

Undergraduate students in Illinois have consistently perceived their state monetary award as making a significant difference in their ability to attend any postsecondary educational institution as well as giving them an opportunity to attend a college of their choice.

The stated purposes within the enabling legislation of the Illinois Higher Education Student Assistance Law are being met if the findings of this study are used as a measure of meeting goals.

Future decisions on student aid programs require current and objective data in assessing the impact of any program changes.

APPENDIX

ILLINOIS STATE SCHOLARSHIP COMMISSION
BOX 607 102 WILMOT ROAD - DEERFIELD, ILLINOIS 60015 - 312 - 945-1500
SCHOLARSHIPS · GRANTS · LOANS

JOSEPH D. BOYD, Ed.D., Executive Director

April 16, 1974

To: Student Aid Recipient

From: Dr. Joseph D. Boyd, Executive Director
Illinois State Scholarship Commission

As you know, the undergraduate student monetary aid which the Illinois State Scholarship Commission (ISSC) administers, and of which you receive a part, is derived from funds appropriated by the Illinois General Assembly. It is the responsibility of the Illinois State Scholarship Commission, the sponsor of this study, to make recommendations to the General Assembly relative to the funding of these scholarships and grants. The enclosed questionnaire is designed to provide information to this agency and the General Assembly.

No attempt is made on the questionnaire to identify you personally. The color of the paper upon which this questionnaire is printed identifies the response as being either from a State Scholar or from a grant monetary award recipient. Your responses are completely confidential and will never be reported individually or made available to anyone for any purpose outside of this study. The information you provide will not in any way affect your eligibility for further financial aid.

Your accuracy and truthfulness in answering this questionnaire is most desirable. Your answers will be grouped with those of other student aid recipients and used by the ISSC to improve its programs. Since we have sampled a relatively small number of students, it is *most* important that you complete and return this questionnaire as soon as possible.

Thank you for your cooperation.

JOSEPH D. BOYD, Executive Director

COMMISSION MEMBERS: LLOYD B. MICHAEL, CHAIRMAN
HAROLD LISTON · WILLIAM E. McMANUS · ROBERT G. DOUGLAS · MRS. L. GOEBEL PATTON · E. ERIE JONES · MRS. RAY POLHILL

Please complete this questionnaire and return it to the designated address on the postage-free envelope provided.

In many cases alternative answers are provided for your convenience. In these cases, please simply check (✓) the correct alternative(s).

* * * * * * *

1. a. What institution of higher education do you presently attend? (If not now enrolled, what institution did you last attend?)

_____

b. City in which campus is located _____

2. What is your present year in college?

1st year _____ 2nd year _____ 3rd year _____ 4th year _____

3. Which collegiate years, including the present, have you received an ISSC monetary award?

1st year _____ 2nd year _____ 3rd year _____ 4th year _____

4. Would you be attending college full-time if you were *not* receiving funds from the ISSC? Check either "yes" or "no".

Yes _____	No _____
What college do you expect you would be attending?	What would you now be doing?
_____ (college)	_____
_____ (city of location)	_____
	_____ (Go to Question 5)

If this college is the same as in Question 1.a. above, how would you be replacing the monies presently received from the ISSC? (Check all applicable options.)

_____ loans _____ extra work _____ greater family contributions

_____ other (please specify) _____

5. Check off any state tuition waiver-scholarship(s) you were offered and elected not to use because of an ISSC award.

_____ Teacher Education
_____ Special Education-Teacher
_____ State Veterans Scholarship
_____ County Scholarship
_____ Child of Veteran Waiver
_____ Vocational Rehabilitation Grant
_____ Public Aid Grant
_____ Children and Family Services Tuition Waiver
_____ Other (specify) _____

6. What is the total dollar value of all *non*-ISSC scholarships or grants you received for this academic year (August/September '73 - May/June '74)? Estimate if necessary. Do *not* include loans. Include Social Security or veterans' benefits payable to you as a student. $_____

7. a. How much money have you borrowed for this school year (August/September '73 - May/June '74) to help you attend college? Estimate if necessary. $_____

b. Where have you borrowed this money? (Check all applicable options.)

_____ Parents or relatives
_____ Illinois Guaranteed Loan Program
_____ National Direct Student Loan (formerly National Defense Student Loan)
_____ Other (specify) _____

8. To what extent are you in debt for all educational loans to attend college? (How much do you owe others?) Estimate if necessary. $_____

9. a. What is the average number of hours per week you worked during this school year (August/September '73 - May/June '74) to assist yourself in meeting college costs?

_____ None
_____ 1-5
_____ 6-10
_____ 11-15
_____ 16-20
_____ More than 20

b. If you worked, what was your average pay per hour? $_____

10. a. How many full-time weeks (35-40 hours) did you work last summer?

_____ None
_____ 1-5
_____ 6-10
_____ More than 10

b. If you did work, but *not* full time, check the approximate hours and weeks.

Average hours per week when working

_____ 1-10 hours
_____ 10-20 hours
_____ More than 20 hours

Number of weeks

_____ 1-5 weeks
_____ 6-10 weeks
_____ More than 10 weeks

c. What were your approximate total gross earnings for last summer's work?

$_____

11. When you were first seeking admission to college, you may have applied to more than one institution. Indicate the *number* of institutions to which you submitted applications, including the one you first enrolled in as a freshman, in both of the following columns.

	In Illinois	Out-of-State
Public 2-year colleges	_____	_____
Private 2-year colleges	_____	_____
Public 4-year colleges	_____	_____
Private 4-year colleges	_____	_____

12. Should a student on academic probation be permitted to retain his ISSC monetary award?

Yes _____ No _____

13. If your ISSC monetary award could have been used outside Illinois, would you have preferred to attend an out-of-state institution?

Yes _____ No _____

14. From what source were you first acquainted with the ISSC program, i.e., from whom did you first learn that funds from the ISSC were available?

_____ High school counselor or teacher
_____ Parent or relative
_____ Collegiate admissions officer
_____ Collegiate financial aids officer
_____ Personal inquiry
_____ Community agency/worker
_____ Other (specify) _____

15. Please check the type of high school from which you were graduated.

_____ Public Private:
_____ Roman Catholic
_____ Lutheran
_____ Independent
_____ Other (specify) _____

16. Size of your high school graduation class?

_____ 1-49
_____ 50-99
_____ 100-199
_____ 200-399
_____ 400-599
_____ 600-999
_____ 1000 or more

17. Please enter your permanent home address zip code here: _____

18. Sex: Male _____ Female _____

19. Marital Status: Never married _____ Married _____

Separated _____ Divorced _____ Widowed _____

20. Age: _____

21. Check the field which at the present time best describes your future vocational choice:

_____ Education
_____ Social Science or Religion
_____ Business, Political or Persuasive
_____ Scientific
_____ Agriculture or Forestry
_____ Health
_____ Arts and Humanities
_____ Engineering
_____ Trade, Industrial or Technical
_____ Other (specify) _____

22. How do you describe yourself? (Your answer to this question will assist us in determining the extent to which minority groups who are receiving benefits from this program are included in this survey.)

_____ American Indian or Native American
_____ Black or Afro-American
_____ Chicano or Mexican-American
_____ Oriental or Asian-American
_____ Puerto Rican or Spanish-speaking American
_____ White or Caucasian
_____ Other

23. Check which best describes the average grades you received for your last complete term of full-time study:

_____ Below C-	_____ C+	_____ B+
_____ C-	_____ B-	_____ A-
_____ C	_____ B	_____ A

24. How many different institutions of higher education, including the present have you attended full or part-time since high school graduation? _____.

25. I am:

_____ a commuter from home
_____ a resident on campus or in college approved housing
_____ other (explain) _____

26. Estimate how much money you will receive from your parents or guardians for this academic year (August/September '73 - May/June '74). Do <u>not</u> include the value of room and board received while living at home, or the value of loans that you must repay. $_____.

27. Did you assist your parents in completing the ISSC financial statement containing questions about family income and assets?

_____ Yes _____ No

28. What is the amount of cash payment made by you (for other than room or board) <u>to</u> your parents to assist them with their expenses during this school year (August/September '73 - May/June '74)? $_____

29. How many years of school did each of your parents complete? Circle appropriate number.)

	Grade School	Jr. Hi.	Sr. Hi.	College	Grad. Sch.
Mother -	K 1 2 3 4 5 6	7 8 9	10 11 12	13 14 15 16	17 18 19
Father -	K 1 2 3 4 5 6	7 8 9	10 11 12	13 14 15 16	17 18 19

30. Number of older brothers _____ Number of older sisters _____

Number of younger brothers _____ Number of younger sisters _____

31. Did you file an application for a federal Basic Educational Opportunity Grant (BEOG) for this academic year (1973-74)?

Yes _____ No _____

If yes, did you receive funds?

Yes _____ No _____

32. Do you consider yourself no longer dependent on your parents (that is, do you no longer depend on their financial support *and* have your own place to live throughout the year)?

Yes _____ No _____

If yes, which of the following best expresses *your* feelings about the importance of financial independence?

_____ extremely important
_____ fairly important
_____ unimportant

If no, which of the following best expresses *your* feelings about your present financial dependence on your parents?

_____ very satisfied
_____ satisfied
_____ makes no difference
_____ I don't like it, but tolerate it as necessary
_____ I find it almost intolerable

33. If you wish, you may use the space below for general comments regarding the ISSC monetary award program.